

Search Report from Ginger R. DeMille

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File 348:EUROPEAN PATENTS 1978-2004/Aug W02
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040805,UT=20040729
(c) 2004 WIPO/Univentio

Set	Items	Description
S1	48361	EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2	6875	EMPLOYER??? OR HIRER??
S3	289269	INTEGRATED- OR INTEGRATION
S4	895861	ACCOUNT? ? OR FILE? ?
S5	503318	(3RD OR THIRD) ()(PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC- ARE OR HEALTH()CARE OR INSURANCE OR BENEFITS) ()(REPRESENTATIV- E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6	556	S1 AND S2 AND S3 AND S4 AND S5
S7	1716	(HUMAN()RESOURCE OR HR OR PERSONNEL) (2N) (INFORMATION()MANA- GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8	69169	INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA- LTHCARE OR TRAINING OR VENDORS
S9	484	S7 AND S3 AND S4 AND S5
S10	4382	(S1 OR S7) AND S3 AND S8
S11	1074	IC=G06F-017/60 AND S10
S12	1443	S9 OR S11
S13	1223	S12 NOT S6
S14	25	S1 (2S) S2 (2S) S3 (2S) S4 (2S) S5
S15	40	S7 (2S) S3 (2S) S4 (2S) S5
S16	575	(S1 OR S7) (2S) S3 (2S) S8
S17	5	S1 (S) S2 (S) S3 (S) S4 (S) S5
S18	22	S7 (S) S3 (S) S4 (S) S5
S19	16	S18 NOT PY>2001
S20	2	S17 NOT PY>2001
S21	0	S21 NOT S20
S22	30	(S14 OR S15 OR S17:S19) AND IC=G06F-017/60
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? t22/5/all

22/5/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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01101732

DEFINED CONTRIBUTION BENEFITS TOOL
INSTRUMENT DE REGIME A COTISATIONS DETERMINEES

Patent Applicant/Assignee:

ACCENTURE GLOBAL SERVICES GMBH, Industrieplatz 3, Bau Laufengasse,
CH-8212 Neuhausen am Rheinfall, CH, CH (Residence), CH (Nationality)

Inventor(s):

LEISURE Lawrence B, 369 Atherton Avenue, Atherton, CA 94027, US,
HUXLEY Jeffrey L, 2465 Edgerton Street, Little Canada, MN 55117, US,
BROWN Renee J, 6802 Rose Avenue, Crystal Lake, IL 60014, US,
ABODEELY Heather M, 1749 North Wells, #1711, Chicago, IL 60614, US,
DAHLE David R, 1200 Grenox Road, Wynnewood, PA 19096, US,
DEARBORNE Cecil R, 549 West Addison Street, #3N, Chicago, IL 60613, US,
FARKAS Amy, 350 West 85th Street, Apt. #5, New York, NY 10024, US,
GOODFRIEND Evelyn G, 1701 Vallejo Street, Apt. 205, San Francisco, CA
94123, US,
MAISER Laurie H, 10670 56th Avenue North, Plymouth, MN 55442, US,
LUDWIG Amie A, 10000 45th Avenue North, Apt. #309, Plymouth, MN 55442, US

REY David, 15 Windsong Way, Lafayette, CA 94549, US,
STEINMETZ Melinda W, 428 Marin Avenue, Mill Valley, CA 94941, US,
STOLAR Glenn A, 6395 Oxbow Bend, Chanhassen, MN 55317, US,
SWANSON Erik C, 240 Central Park South, #19G, New York, NY 10019, US,
VILLA Joseph E, 406 Aragon Boulevard, San Mateo, CA 94402, US,

Legal Representative:

KELTIE David Arthur (et al) (agent), David Keltie Associates, Fleet Place
House, 2 Fleet Place, London EC4M 7ET, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200423359 A2 20040318 (WO 0423359)
Application: WO 2003IB5028 20030908 (PCT/WO IB03005028)
Priority Application: US 2002237889 20020909

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC
SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 9230

English Abstract

A defined contribution benefits tool having various embodiments interface

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employers, employees, brokers and benefits suppliers. Suppliers provide product information. An employer creates an employer profile indicating the categories the employer will contribute to, and the contribution range for the categories. Based on the profile (and form other available products), a portfolio recommendation that essentially meets the requirements is generated. Based on the portfolio recommendation, the employer chooses a set of products as its benefits portfolio. Employees create an employee profile allocating the total employer contribution among a set of benefit categories. A package recommendation that essentially meets the requirements set forth in the employee's profile is generated. From this recommendation (and from other available products), the employee chooses his or her benefits package.

French Abstract

La presente invention concerne un instrument de regime a cotisations determinees qui se presente sous plusieurs formes de realisation et qui assure la liaison entre des employeurs, des employes, des agents et des fournisseurs de garanties. Les fournisseurs donnent des informations de produits. Un employeur cree un profil d'employeur indiquant les categories pour lesquelles l'employeur va cotiser, et la plage de contribution pour les categories. Sur la base de ce profil (et des autres produits disponibles), une recommandation de portefeuille qui correspond globalement aux besoins est generee. En se fondant sur la recommandation de portefeuille, l'employeur choisit un ensemble de produits comme portefeuille des garanties. Les employes creent un profil d'employe qui affecte la contribution de l'employeur et la repartit entre un ensemble de categories de garanties. Une recommandation de forfait qui correspond globalement aux besoins definis dans le profil d'employe est generee. Sur la base de cette recommandation (et des autres produits disponibles) l'employe choisit son forfait de garanties.

Legal Status (Type, Date, Text)

Publication 20040318 A2 Without international search report and to be republished upon receipt of that report.

22/5/2 (Item 2 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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01067237 **Image available**

**A TRANSACTION MANAGEMENT SYSTEM
SYSTEME DE GESTION DE TRANSACTIONS**

Patent Applicant/Assignee:

COLONIAL FIRST STATE INVESTMENTS LIMITED, Level 29, 52 Martin Place,
Sydney, New South Wales 2000, AU, AU (Residence), AU (Nationality),
(For all designated states except: US)

Patent Applicant/Inventor:

WEIR John Meredith, 5 Bowden Mountain Road, Grouse Vale, New South Wales
2753, AU, AU (Residence), AU (Nationality), (Designated only for: US)

PRIOR Mike, c/- Consillium Pty Ltd, Level 6, 222 Clarence Street, Sydney,
New South Wales 2000, AU, AU (Residence), AU (Nationality), (Designated
only for: US)

ANTOUN Tony, C/- Timesoft Pty Ltd, 29 Stiller Place, Greenacre, New South
Wales 2190, AU, AU (Residence), AU (Nationality), (Designated only for:
US)

NG Nee Hon, 5 Cardinal Avenue, Beecroft, New South Wales 2119, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

VENNING Todd, 5A Harden Road, Artarmon, New South Wales 2064, AU, AU

Search Report from Ginger R. DeMille

(Residence), AU (Nationality), (Designated only for: US)

BUDHIHARDJO Arie, 1/25 Bassett Street, Hurstville, New South Wales 2220,

AU, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

FREEHILLS CARTER SMITH BEADLE (agent), Level 32, MLC Centre, 19-29 Martin Place, Sydney, New South Wales 2000, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200398494 A1 20031127 (WO 0398494)

Application: WO 2003AU594 20030519 (PCT/WO AU0300594)

Priority Application: AU 20022398 20020517; AU 2002950735 20020812

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: G06F-157:00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 18358

English Abstract

The invention relates to a computer-based method of and system for matching a set of transaction instructions received from a submitting entity with a record data set of a receiving entity. The record data set includes a plurality of account records and an associated match key data set comprising a plurality of match keys, wherein each match key identifies an associated account record. The method comprises searching the match key data set using a match key derived from a received funds transfer instruction to identify an account record in said record data set thereby automatically matching said instruction to said identified record. The submitting entity selects a particular unmatched record of said data set, thereby manually matching said instruction to said selected record. Updating of the match key data set with the derived match keys of manually matched records enables later instructions providing substantially identical match keys to be automatically matched to their associated records in the account record data set.

French Abstract

Cette invention se rapporte à un procédé et à un système informatiques servant à mettre en correspondance un ensemble d'instructions de transactions reçues en provenance d'une entité de soumission avec un ensemble de données de fichiers d'une entité de réception. L'ensemble des données de fichiers contient plusieurs fichiers de compte et un ensemble de données clés de correspondance associées comprenant plusieurs clés de correspondance, qui identifient chacune un fichier de compte associé. Ce procédé consiste à effectuer une recherche dans l'ensemble des données de clés de correspondance à l'aide d'une clé de correspondance dérivée d'une instruction de transfert de fonds reçue pour identifier un fichier de

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compte dans cet ensemble de donnees de fichiers, afin de mettre en correspondance automatiquement cet instruction avec ledit fichier identifie. L'entite de soumission selectionne un fichier sans correspondance particulier dans cet ensemble de donnees, afin de mettre en correspondance manuellement cette instruction avec ledit fichier selectionne. L'actualisation de l'ensemble des donnees de cles de correspondance au moyen des cles de correspondance derivees des fichiers mis en correspondance manuellement permet de mettre en correspondance automatiquement les dernieres instructions fournissant des cles de correspondance essentiellement identiques avec leurs fichiers associes dans l'ensemble des donnees de fichiers de compte.

Legal Status (Type, Date, Text)

Publication 20031127 A1 With international search report.

Examination 20040212 Request for preliminary examination prior to end of 19th month from priority date

22/5/3 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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01057915 **Image available**

SYSTEM AND METHOD FOR PRODJECT BID AND REQUISITION PROCESS

SYSTÈME ET PROCEDE D'OFFRE DE PROJET ET PROCEDE DE DEMANDE D'ACHAT

Patent Applicant/Assignee:

VOLT INFORMATION SCIENCES INC, West Region Corporate Park, 2401 N. Glassell Street, Orange, CA 92865, US, US (Residence), US (Nationality)

Inventor(s):

CULLEN Andrew A III, 266 Eyland Avenue, Succasunna, NJ 07876, US,
DANILOV Ivan, 200 Wellington Court, Staten Island, NY 10314, US,
ZILBERMAN Leonid, 2785 Ocean Parkway, Apt. 4H, Brooklyn, NY 11235, US,

Legal Representative:

RUDNICK Holly L (agent), Jenkens & Gilchrist, P.C., Suite 3200, 1445 Ross Avenue, Dallas, TX 75202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200388122 A1 20031023 (WO 0388122)

Application: WO 2003US11341 20030410 (PCT/WO US0311341)

Priority Application: US 2002371488 20020410; US 2002262487 20020930

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE SI SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 49776

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English Abstract

A comprehensive, web-enabled computer system and method is provided for producing analytical data related a project bid management system. Transactional data related to the bid and project are entered into the computer system through an on-line bid, project requisition and payment process. Using the transactional data stored within the system, virtually any type of analytical data related to single or multiple projects performed by one or more vendors for one or more buyers can be generated.

French Abstract

L'invention concerne un systeme informatique web complet (figure 1) et un procede permettant de produire des donnees analytique associees au systeme de gestion d'offre de projet. Les donnees de transaction associees a l'offre et au projet sont entrees dans le systeme informatique par l'intermediaire d'un procede d'offre, de demande d'achat et de paiement de projet en ligne. L'utilisation des donnees de transaction stockees dans le systeme permet de generer a peu pres n'importe quel type de donnees analytiques associees a un ou a plusieurs projets executees par un ou par plusieurs vendeurs pour un ou plusieurs acheteurs.

Legal Status (Type, Date, Text)

Publication 20031023 A1 With international search report.
Publication 20031023 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination 20040226 Request for preliminary examination prior to end of 19th month from priority date

22/5/4 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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01043254 **Image available**

METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL INFLUENCES RELATED TO MONEY AND TECHNOLOGY
PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS

Patent Applicant/Inventor:

MARSHALL T Thaddeus, 7 Clover Leaf Court, Medford, NJ 08055, US, US (Residence), US (Nationality)

Legal Representative:

ROSENTHAL Robert E (agent), Duane, Morris LLP, One Liberty Place, Philadelphia, PA 19103, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200373236 A2-A3 20030904 (WO 0373236)
Application: WO 2003US5982 20030227 (PCT/WO US03005982)
Priority Application: US 2002360347 20020227; US 2002361794 20020305; US 2002364237 20020313; US 2002364448 20020314; US 2002370518 20020404; US 2002394827 20020709; US 2002403166 20020813; US 2002413270 20020924; US 2002414860 20020930; US 2002416135 20021003; US 2002416288 20021004; US 2002418413 20021015; US 2002421170 20021025; US 2002422042 20021028; US 2002427787 20021119; US 2002429596 20021126; US 2002430542 20021202; US 2002433921 20021216; US 2003439306 20030109

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

Search Report from Ginger R. DeMille

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK
SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT SE SI
SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 66639

English Abstract

Methods and systems for altering behavior in a variety of applications include recording information associated with an event related to a particular activity or field, determining a status of the event in connection with a rewards algorithm, calculating reward information in accordance with the rewards algorithm, and storing the calculated reward information. (See figure 1, items 100, 105, 110). A recipient is notified in accordance with a notification algorithm of the calculated reward information. Incentives may be provided for participation in services plans, including professional services plans such as legal plans, adoption and use of types of funds, accounts and funds transfers, use of online services, and numerous other services. Rewards include the receipt of professional services and membership in services plans. Incentives for entering into transactions include offering of related services, including identity theft related services for events related to the transaction. Methods and systems for entering transactions include receiving first transaction request information from a transaction party in a first mode, prompting the transaction request information party for second transaction request information to be provided in a second mode, if the second transaction information is received in a suitable manner, then entering into the transaction, and otherwise terminating the transaction.

French Abstract

L'invention porte sur des procedes et systemes de modification de comportement dans un grand nombre d'applications dont: l'enregistrement d'informations associees a un evenement lie a une activite ou un domaine particulier; la determination de l'état d'un evenement associe a un algorithme de calcul de primes; le calcul d'informations sur les primes au moyen dudit algorithme; et l'enregistrement desdites informations. Le beneficiaire recoit conformement a un algorithme de notification une information sur la prime calculee. On peut fournir des incitations a participer a des plans de services tels que des plans juridiques, l'adoption et l'utilisation de types de fonds, de comptes et de transferts de fonds, l'utilisation de services en ligne, et nombre d'autres services. Les primes comprennent la prestation de services professionnels et la participation a des plans de services. Les incitations a entrer dans des transactions comprennent l'offre de services connexes y compris l'identification des services associes a la transaction. Les procedes et systemes de participation aux transactions impliquent: la reception d'une premiere demande d'informations sur la transaction provenant d'une des parties de la transaction, formulee dans un premier mode; le conseil a ladite partie de faire une deuxieme demande

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d'informations sur la transaction, formulee dans un deuxieme mode; si cette deuxieme demande est formulee de maniere appropriee l'entree dans la transaction; ou sinon l'abandon de la transaction.

Legal Status (Type, Date, Text)

Publication 20030904 A2 Without international search report and to be republished upon receipt of that report.
Search Rpt 20040429 Late publication of international search report
Republication 20040429 A3 With international search report.
Republication 20040429 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.
Examination 20040617 Request for preliminary examination prior to end of 19th month from priority date

22/5/5 (Item 5 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00976192

METHOD AND APPARATUS FOR SEGMENTED PEER-TO-PEER COMPUTING
PROCEDE ET DISPOSITIF DE CALCUL D'EGAL A EGAL SEGMENTE

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, Stephen C. Kaufman, Route 134/Kitchawan Road, P.O. Box 218, Yorktown Heights, NY 10598, US, US (Residence), US (Nationality)

Inventor(s):

MOSKOWITZ Paul, 2015 Hunterbrook Road, Yorktown Heights, NY 10598, US,
GREY William, 76 Taconic Road, Millwood, NY 10546, US,
PICKOVER Clifford, 37 Yorkshire Lane, Yorktown Heights, NY 10598, US,
BOIES Stephen, 57 Circle Way, Mahopac, NY 10541, US,

Legal Representative:

YEE Duke (agent), Carstens, Yee & Cahoon, LLP, P.O. Box 802334, Dallas, TX 75380, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200305271 A2 20030116 (WO 0305271)
Application: WO 2001US48642 20011217 (PCT/WO US0148642)
Priority Application: US 2001898613 20010703

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 8150

English Abstract

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French Abstract

Legal Status (Type, Date, Text)

Publication 20030116 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20030327 Request for preliminary examination prior to end of 19th month from priority date

22/5/6 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00963611 **Image available**

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US , US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US , US (Residence), US (Nationality), (Designated only for: US)

DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO 63043, US, US (Residence), US (Nationality), (Designated only for: US)

HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US, US (Residence), US (Nationality), (Designated only for: US)

KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US (Residence), US (Nationality), (Designated only for: US)

SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US (Residence), US (Nationality), (Designated only for: US)

TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US (Residence), US (Nationality), (Designated only for: US)

KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

Search Report from Ginger R. DeMille

(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-017/60
Publication Language: English
Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims
Fulltext Word Count: 237932

English Abstract

French Abstract

La presente invention concerne un systeme informatique de transaction entre entreprises qui dans un mode de realisation prefere est destine a fournir des services de location de vehicules pour des utilisateurs a demande elevee comportant un portail de reseau Internet grace auquel l'utilisateur a demande elevee peut acceder a une pluralite de fournisseurs de services comportant un reseau informatique d'entreprise integre pour au moins un fournisseur de services de location de vehicules. Le reseau informatique de fournisseur de services de location de vehicules est configure pour l'interconnexion d'une pluralite de succursales de diversite geographique, presentant le catalogue de leurs vehicules de location disponibles et des programmes les concernant ainsi que pour la gestion de toutes les donnees de transaction concernant son entreprise. Le portail de reseau Internet permet une connectivite et une transferabilite universelles pour une association d'entreprises a plusieurs niveaux qui placent regulierement des demandes elevees d'achat de location avec son associe commercial et egalement les autres fournisseurs de services qui peuvent ou non avoir le meme systeme et logiciel informatique d'entreprise integre. L'utilisation du procede et de l'appareil de la presente invention permet de placer, de grands volumes de transactions de location, de les controler, de les modifier en cours d'operation, et de les conclure avec des operations de comptabilite financiere et paiement pratiquement sans intervention humaine.

Legal Status (Type, Date, Text)

Publication 20021205 A2 Without international search report and to be republished upon receipt of that report.
Declaration 20030220 Late publication under Article 17.2a
Republication 20030220 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

22/5/7 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00955849 **Image available**

INSURANCE RISK, PRICE, AND ENROLLMENT OPTIMIZER SYSTEM AND METHOD
PROCEDE ET SYSTEME OPTIMISEURS D'INSCRIPTION, DE PRIX, ET DE RISQUE
D'ASSURANCE

Patent Applicant/Assignee:

WINGED KEEL MANAGEMENT CO LTD, 1430 Broadway, 21st Floor, New York, NY
10018, US, US (Residence), US (Nationality)

Inventor(s):

LIEBESKIND Michael B, 18 Hunting Hollow Drive, Pepper Pike, OH 44124-5247
, US,

Search Report from Ginger R. DeMille

KINETZ Brent, 55 Bethune Street, #319, New York, NY 10014, US,
Legal Representative:

DAVOUDIAN Keyvan (et al) (agent), Pillsbury Winthrop LLP, Suite 2800, 725
South Figueroa Street, Los Angeles, CA 90017-5406, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200288889 A2-A3 20021107 (WO 0288889)

Application: WO 2002US13467 20020430 (PCT/WO US0213467)

Priority Application: US 2001287537 20010430; US 2001995852 20011128

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 16074

English Abstract

A system and method for designing, implementing, enrolling and administering insurance plans that are beneficial for the participant, the plan sponsor, and the insurance carrier(s) are described. According to the invention, an insurance plan is analyzed and characterized (110). This includes an analysis of the eligible population in view of at least one characteristic, and may also include an analysis of the present state of the insurance plan, method input, external input and method and method output, and may further comprise past behavior, including the present state of the insurance plan, method input, external input, and method output, and/or simulations of future behavior regarding present state of the insurance plan, method input, external input and method output. The result of the analysis is used to determine a positive cycle action (120) which is then applied on the insurance plan (130). Thereafter the impact on the plan is evaluated (140).

French Abstract

L'invention concerne un systeme et un procede de conception, de mise en oeuvre, d'inscription et d'administration de plans d'assurance qui profitent a l'affilie, au repondant d'un regime, et a la/aux societe(s) d'assurance. Selon l'invention, un plan d'assurance est analyse et caracterise (110). Ceci implique une analyse de la population admissible du point de vue d'au moins une caracteristique, et peut egalement impliquer une analyse de l'etat present du plan d'assurance, de l'entree de procede, de l'entree externe et de la sortie de procede, et peut, en outre, comprendre un comportement passe, notamment l'etat present du plan d'assurance, l'entree de procede, l'entree externe, la sortie de procede et/ou des simulations du comportement futur d'un etat present du plan d'assurance, de l'entree de procede, de l'entree externe et de la sortie de procede. Le resultat de l'analyse est utilise afin de determiner une action de cycle positive (120) qui est ensuite appliquee au plan d'assurance (130). L'impact sur le plan d'assurance est ensuite evalue

Search Report from Ginger R. DeMille

(140).

Legal Status (Type, Date, Text)

Publication 20021107 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20030821 Late publication of international search report
Republication 20030821 A3 With international search report.

22/5/8 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00948172 **Image available**

METHOD, SYSTEM AND PROGRAM FOR CUSTOMER SERVICE AND SUPPORT MANAGEMENT

PROCEDE, SYSTEME ET PROGRAMME DE SERVICE CLIENT ET GESTION DE SUPPORT

Patent Applicant/Assignee:

ALORICA INC, 14726 Ramona Avenue, 3rd Floor, Chino, CA 91710, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEE Andy, 3009 Payne Ranch Road, Chino Hills, CA 91709, US, US
(Residence), US (Nationality), (Designated only for: US)

HSU Hsyh-Min, 20568 East Oak Meadow Lane, Diamond Bar, CA 91765, US, US
(Residence), CN (Nationality), (Designated only for: US)

HAO Paul, 3430 Castleford Place, Rowland Heights, CA 91748, US, US
(Residence), US (Nationality), (Designated only for: US)

SUN Edward Shyh-Tyng, 20518 East Oak Meadow Lane, Diamond Bar, CA 91765,
US, US (Residence), US (Nationality), (Designated only for: US)

TSENG Tracy, 9206 Conifer Lane #G, Rancho Cucamonga, CA 91730, US, US
(Residence), US (Nationality), (Designated only for: US)

EDWARDS Carrie Renner, 943 Arbor Street, Costa Mesa, CA 92627, US, US
(Residence), US (Nationality), (Designated only for: US)

CHI Samuel Jen-Chang, 11048 Wildflower Road, Temple City, CA 91780, US,
US (Residence), US (Nationality), (Designated only for: US)

TRAN Vu, 1107 West Durness Street, West Covina, CA 91790, US, US
(Residence), US (Nationality), (Designated only for: US)

DENTZ Connie, 13582 Apricot Tree Lane, Corona, CA 92880, US, (Designated
only for: US)

Legal Representative:

KANG Jonathan (et al) (agent), Lee & Hong, 221 N. Figueroa Street, 11th
Floor, Los Angeles, CA 90012, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200282320 A1 20021017 (WO 0282320)

Application: WO 2002US10333 20020404 (PCT/WO US0210333)

Priority Application: US 2001826121 20010404; US 2002112585 20020329

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60 ; G06F-001/12

Publication Language: English

Search Report from Ginger R. DeMille

Filing Language: English
Fulltext Availability:
 Detailed Description
 Claims
Fulltext Word Count: 20168

English Abstract

In accordance with the present invention, a method, system, and program for managing the customer (15) and product information of a client by maintaining a common database is disclosed. The present invention connects the client, call center (40), repair facility (30), sales force, vendors (55) and warehouse (45) to efficiently coordinate the customer and product management process. By allowing access to a common database (60), a user can view and update changes in the customer and product management process in real time increasing the communication and efficiency of delivering service to a customer.

French Abstract

L'invention concerne un procede, un systeme et un programme de gestion d'informations sur un client (15) et le produit du client par mise a jour d'une base de donnees commune. La presente invention connecte le client, le centre (40) d'appel, l'installation (30) de reparation, la force de vente, les vendeurs (55) et l'entrepot (45) afin de coordonner efficacement le procede de gestion du client et du produit. En permettant l'accès a une base de donnees commune (60), un utilisateur peut visualiser et mettre a jour des changements dans le procede de gestion du client et du produit en temps reel, augmentant la communication et l'efficacite de delivrer un service a un client.

Legal Status (Type, Date, Text)

Publication 20021017 A1 With international search report.
Publication 20021017 A1 With amended claims and statement.

22/5/9 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00943634 **Image available**

SYSTEM AND METHOD FOR MANAGEMENT OF HEALTH CARE SERVICES

SYSTEME ET PROCEDE POUR LA GESTION DE SERVICES DE SOINS DE SANTE

Patent Applicant/Assignee:

CAREGAIN INC, 34 Gervin Road, Lawrenceville, NJ 08648, US, US (Residence)
, US (Nationality)

Inventor(s):

GUPTA Amit K, 124 Brookstone Drive, Princeton, NJ 08542, US,

Legal Representative:

DUNN MCKAY Diane (agent), Mathews, Collins, Shepherd & McKay, P.A., Suite 306, 100 Thanet Circle, Princeton, NJ 08540, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277764 A2-A3 20021003 (WO 0277764)

Application: WO 2002US8663 20020321 (PCT/WO US0208663)

Priority Application: US 2001277994 20010321; US 2002103267 20020320

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI

Search Report from Ginger R. DeMille

SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14792

English Abstract

The present invention is a system and method (41) for management of consumer (32) services such as health care services which combines new financial structure (45) for health insurance and health benefit plan, payment methods, health plan design, benefit development algorithms, unique procurement methods for health care benefits with (44, 46) and without (42) application to an individual consumer's personal state of health, and is integrated with financial services and asset management products, and benefits for an individual consumer's future medical and/or retirement savings, for healthcare needs. The method and system employs a combination of the defined benefit and defined contribution approaches which combination is referred to herein as "defined-care" (36).

French Abstract

L'invention concerne un systeme et un procede pour la gestion de services de consommation, du type services de soins de sante, permettant de combiner les elements suivants: structure financiere pour plan d'assurances et de prestations maladie, modalites de paiement, ossature de plan de sante, algorithmes d'elaboration des prestations, modalites d'attribution specifiques pour prestations de maladie avec et sans application a l'etat de sante personnel d'un individu. La gestion de ces elements est integree a la gestion de services financiers et d'avoirs ainsi qu'a la gestion personnelle de la couverture medicale future et de l'epargne-retraite. Pour repondre aux besoins en matiere de soins de sante, le procede et le systeme decrits reposent sur une combinaison de prestations et de contributions definies, sous l'appellation "soins definis". Ce modele, equivalant a un modele de gestion d'avoirs lies aux soins de sante, comporte deux composantes essentielles: un "compte de gestion de couverture maladie et d'epargne-retraite", et un "portail de liaison" avec l'infrastructure, qui permet, par une plate-forme de technologie, d'accéder aux differents comptes ainsi établis et a leurs détenteurs. A travers son infrastructure de base, ladite plate-forme assure la mise en oeuvre de differents moyens, avec intégration de techniques classiques et inédites, ce qui permet d'adopter ou d'absorber dans tout l'edifice de techniques une modification apportée à telle ou telle technique individuelle.

Legal Status (Type, Date, Text)

Publication 20021003 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20030501 Late publication of international search report

Republication 20030501 A3 With international search report.

Examination 20030522 Request for preliminary examination prior to end of 19th month from priority date

Search Report from Ginger R. DeMille

22/5/10 (Item 10 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00927573 **Image available**

SYSTEM AND METHOD FOR RESOURCE PROVISIONING

SYSTÈME ET PROCÉDÉ D'APPROVISIONNEMENT DE RESSOURCES

Patent Applicant/Assignee:

ACCESS 360, 15440 Laguna Canyon Road, Irvine, CA 92618, US, US

(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

GULLOTTA Tony J, 3744 Cavern Place, Carlsbad, CA 92008, US, US

(Residence), US (Nationality), (Designated only for: US)

BOHREN Jeffrey S, 17851 Orange Tree Lane, Tustin, CA 92780, US, US

(Residence), US (Nationality), (Designated only for: US)

CHEN Liangtong, 27786 Country Lane Road, Laguna Niguel, CA 92677, US, US

(Residence), US (Nationality), (Designated only for: US)

CURIE Jeffrey C, 14562 Danborough Road, Tustin, CA 92780, US, US

(Residence), US (Nationality), (Designated only for: US)

MILDENBERGER Kai, 2201 S. Beverly Glen, #303, Los Angeles, CA 90064, US,

US (Residence), US (Nationality), (Designated only for: US)

YEH Frank Jr, 1302 Kenneth, Tustin, CA 92780, US, US (Residence), US

(Nationality), (Designated only for: US)

ALVAREZ Ralph M, 5792 Amberdale Drive, Yorba Linda, CA 92886, US, US

(Residence), US (Nationality), (Designated only for: US)

KENYON Todd M, 2141 Temple Hills Drive, Laguna Beach, CA 92651, US, US

(Residence), US (Nationality), (Designated only for: US)

BARRETTE Anne Katherine, 11891 Reagan Street, Los Alamitos, CA 90720, US,

US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

RITTMMASTER Ted R (agent), Foley & Lardner, 35th Floor, 2029 Century Park East, Los Angeles, CA 90067-3021, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200261653 A2 20020808 (WO 0261653)

Application: WO 2002US2411 20020128 (PCT/WO US0202411)

Priority Application: US 2001774265 20010129; US 2001772486 20010129; US 2001267853 20010209; US 2001269242 20010215; US 2001269217 20010215; US 2001269296 20010215; US 2001272108 20010228; US 2001272109 20010228; US 2001800098 20010306

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 44150

English Abstract

Search Report from Ginger R. DeMille

French Abstract

Legal Status (Type, Date, Text)

Publication 20020808 A2 Without international search report and to be republished upon receipt of that report.
Examination 20030313 Request for preliminary examination prior to end of - 19th month from priority date
Declaration 20030807 Late publication under Article 17.2a
Republication 20030807 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.
Declaration 20030807 Late publication under Article 17.2a
Correction 20031211 Corrected version of Pamphlet: page 15, description, replaced by correct page 15
Republication 20031211 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

22/5/11 (Item 11 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00912728 **Image available**

SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES
Système d'obtention de données et de services payants

Patent Applicant/Inventor:

NEWMAN Daniel, 2208 North 44th Street, Seattle, WA 98103, US, US
(Residence), US (Nationality)

Legal Representative:

RAGUSA Joseph W (et al) (agent), Fitzpatrick, Cella, Harper & Scinto, 30
Rockefeller Plaza, New York, NY 10112-3801, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246865 A2-A3 20020613 (WO 0246865)

Application: WO 2001US45659 20011205 (PCT/WO US0145659)

Priority Application: US 2000729815 20001206

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11774

English Abstract

Search Report from Ginger R. DeMille

A system and method that enables a user to access content data over a network by retrieving information from a provider via the network. A determination is made whether the content data requires payment of a fee by the user. If the content data requires a fee, a determination is made whether payment for the content data has been pre-approved by user-defined parameters (414). If the fee has been pre-approved by the user, the user incurs a charge for the content data (426). The content data is displayed to the user and the fees are accumulated by a third party provider. The third party provides pays the content provider the amount of the accumulated fees and the user makes payment to the third party provider. The method and system is also used to provide payment of royalties for content retrieved from a network and to purchase items advertised over a network, such as the Internet.

French Abstract

L'invention concerne un systeme et un procede qui permettent a un utilisateur d'accéder a des données de contenu par un réseau, par extraction d'informations d'un fournisseur par l'intermédiaire du réseau. Il est déterminé si les données de contenu exigent le paiement d'une taxe par l'utilisateur. Si les données de contenu exigent le paiement d'une taxe, il est déterminé si le paiement a été pré-approuvé par des paramètres définis par l'utilisateur. Si la taxe a été pré-approuvée par l'utilisateur, celui-ci doit payer des frais pour les données de contenu. Ces dernières sont affichées à l'utilisateur et les taxes sont accumulées par un fournisseur tiers. Ce fournisseur paie au fournisseur de contenu la somme des taxes accumulées et l'utilisateur effectue son paiement au fournisseur tiers. Le procédé et le système sont également utilisés pour le paiement de redevances concernant des contenus extraits d'un réseau et pour l'achat d'articles annoncés sur un réseau, tel qu'Internet.

Legal Status (Type, Date, Text)

Publication 20020613 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20030206 Late publication of international search report

Republication 20030206 A3 With international search report.

Examination 20030925 Request for preliminary examination prior to end of 19th month from priority date

22/5/12 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00903170 **Image available**

INTEGRATED LIFE PLANNING METHOD AND SYSTEMS AND PRODUCTS FOR IMPLEMENTATION
PROCÉDÉ INTEGRÉ DE PLANIFICATION DE VIE ET SYSTÈMES ET PRODUITS POUR SON
APPLICATION

Patent Applicant/Inventor:

PARKER Denise, P.O. Box 511, Sunland, CA 91041, US, US (Residence), US
(Nationality)

Legal Representative:

SCHEIN Daniel B (agent), Brinks, Hofer, Gilson & Lione, P.O. Box 10087,
Chicago, IL 60610, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237235 A2-A3 20020510 (WO 0237235)

Application: WO 2001US50749 20011019 (PCT/WO US0150749)

Priority Application: US 2000242283 20001020

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

Search Report from Ginger R. DeMille

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 21327

English Abstract

A method for facilitating final estate planning comprises gathering data in response to a series of questions organized into four points of estate planning: assets, fiscal and human/pet care responsibilities, desired disposition of the client's body before death and funding arrangements and documentation for asset disposition to cover fiscal, human/pet care responsibilities, living body and subsequent remain disposition, and to carry out the client's other wishes. A system for performing the method includes a computer program that is preferably accessible via an internet web site. A unique identification card is provided which includes information for accessing the bearer's or owner's end of life plan and data that is stored in a database accessible via a web site or a designated entity, wherein the stored data is generated by the system when the FEP method was performed. Numerous variations of FEP and EOL planning methods systems and products for implementation are described.

French Abstract

L'invention concerne un procede permettant de faciliter la planification successorale finale (FEP), qui consiste a rassembler des donnees en reponse a une serie de questions organisee en quatre points, soit (1) les actifs du client, (2) ses responsabilites fiscales et en matiere de personnes et d'animaux domestiques (c'est-a-dire, des crediteurs, enfants, conjoint, employeurs et autres qui dependent du client), (3) la disposition souhaitee du corps du client avant la mort (p. ex., vie medicalement assistee, hospice, soins palliatifs, soutien vital) et apres la mort (disposition du corps), et (4) dispositions et documents de financement pour la repartition des actifs pour couvrir les responsabilites fiscales et en matiere de personnes et d'animaux domestiques, la disposition du corps en vie puis des restes, et pour l'execution des autres volontes du client. L'invention concerne egalement un systeme permettant d'executer le procede, qui comporte un programme informatique, de preference accessible par un site Web. Une carte d'identification unique, par ailleurs, appelee denicard(TM), comprend des informations permettant d'accéder aux projets et donnees de fin de vie (EOL) du detenteur ou du proprietaire, stockees dans une base de donnees accessible par le site Web ou une entite designee, les donnees stockees etant generees par le systeme lorsque le procede FEP a ete execute. L'invention concerne de nombreuses variations des procedes de planification FEP et EOL, et des systemes et des produits pour leur application. Ceux-ci peuvent etre incorpores dans des plans de vie entiere.

Search Report from Ginger R. DeMille

Legal Status (Type, Date, Text)

Publication 20020510 A2 Without international search report and to be republished upon receipt of that report.

Search Rpt 20030130 Late publication of international search report
Republication 20030130 A3 With international search report.

22/5/13 (Item 13 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00901316 **Image available**

ELECTRONIC INTERNATIONAL TRADING
ECHANGES ELECTRONIQUES INTERNATIONAUX

Patent Applicant/Assignee:

ELECTRONIC INTERNATIONAL TRADE SERVICES PTY LTD, "Grosvenor Schiliro",
Level 2, 333-339, George Street, Sydney, NSW 2000, AU, AU (Residence),
AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

FEIL Martin Keith, 19 Boomerang Street, Turramurra, NSW 2074, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

OWEN Ronald James Haig, 33 Lesley Avenue, Carlingford, NSW 2118, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

STEVENS Michael John, 55 Billarga Road, Westleigh, NSW 2120, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

SWIFT Stephen Mark, Unit 4, 62 Mary Street, Lilyfield, NSW 2040, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

INGERSOLE Kevin John, 2 Surf Rider Avenue, North Avoca, NSW 2260, AU, AU
(Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

COWLE Anthony John (et al) (agent), DAVIES COLLISON CAVE, Level 10, 10
Barrack Street, Sydney, NSW 2000, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200235382 A1 20020502 (WO 0235382)

Application: WO 2001AU614 20010524 (PCT/WO AU0100614)

Priority Application: AU 20001053 20001027

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/30

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 22574

English Abstract

The present invention provides a consolidation of the myriad of technicalities of Customs, Taxation, Quarantine and Logistics with the

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technology of contemporary systems development and integration. The invention also provides a seamless, electronic international trading system across national borders. The invention provides an electronic international trading method/system/software, which includes: obtaining import/export data for internationally traded goods; obtaining source information based upon import/export data and transferring the source information to at least one management module; at least one management module processing the source information producing processed data from at least one management module, whereby, each management module relates to an area of import and export related international trading.

French Abstract

L'invention concerne le regroupement des tres nombreuses modalites techniques relatives aux douanes, aux impots, a la quarantaine et la logistique, grace a la technologie de l'integration et du developpement de systemes contemporains. L'invention concerne egalement un systeme d'echanges internationaux electroniques continu au-delà des frontieres nationales. L'invention concerne en outre un procede/systeme/logiciel d'echanges internationaux electroniques, qui consistent a obtenir des donnees d'import/export concernant des biens échangés sur le plan international, a obtenir des informations sources basees sur les donnees d'import/export et a transferer les informations sources a au moins un module de gestion, au moins un module de gestion traitant les informations sources et produisant des donnees traitees a partir d'au moins un module de gestion. Chaque module de gestion traite d'un domaine de l'échange international associe aux importations et aux exportations.

Legal Status (Type, Date, Text)

Publication 20020502 A1 With international search report.

Examination 20021010 Request for preliminary examination prior to end of 19th month from priority date

22/5/14 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00894458

E-COMMERCE RETIREMENT PLAN WITH INDIVIDUAL ACCESS TO INVESTMENTS
PLAN DE RETRAITE FONDE SUR LE COMMERCE ELECTRONIQUE AVEC ACCES INDIVIDUEL
AUX PLACEMENTS

Inventor(s):

GUPTA Manish, 18102 Burbank Blvd, Unit 1-A, Tarzana, CA 91356, US,

Patent Applicant/Inventor:

GILBERT James A, Suite 729, 10600 Wilshire Blvd., Los Angeles, CA 90024,
US, US (Residence),

Legal Representative:

CONNORS Matthew E (et al) (agent), Samuels, Gauthier & Stevens, LLP,
Suite 3300, 225 Franklin Street, Boston, MA 02110, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227596 A2 20020404 (WO 0227596)

Application: WO 2001US18184 20010605 (PCT/WO US0118184)

Priority Application: US 2000671365 20000928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Search Report from Ginger R. DeMille

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11620

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20020404 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

22/5/15 (Item 15 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES OPERATIONS A BASE DE PAIEMENTS

Patent Applicant/Inventor:

TYSON-QUAH Kathleen, 1 Canons Close, Radlett, Herts WD7 7ER, GB, GB
(Residence), US (Nationality)

Legal Representative:

WHITTEN George Alan (et al) (agent), R G C Jenkins & Co, 26 Caxton Street, London SW1H 0RJ, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200163498 A2 20010830 (WO 0163498)
Application: WO 2001GB802 20010223 (PCT/WO GB0100802)
Priority Application: US 2000513440 20000225

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Search Report from Ginger R. DeMille

Claims
Fulltext Word Count: 26544

English Abstract

A real-time, global system and method for controlling payments risk, liquidity risk and systemic risk arising between financial counterparties active in payments-based transactions. The system comprises: a plurality of User Host Applications for use by plurality of Users; a plurality of Third Party Host Applications for use by plurality of Third Parties; and a plurality of Payment Bank Host Applications for use by a plurality of Payment Banks operating a plurality of domestic payment systems. All host applications communicate via cryptographically secure sessions via private communications networks and/or the Internet global computer network. User and Payment Bank access is secured by digital certification. Each Payment Bank Host Application has a mechanism for processing payment messages, including payments instructions to be carried out in its domestic payments system on behalf of a plurality of account holders (including bank correspondents).

French Abstract

L'invention concerne un systeme et un procede mondiaux et en temps reel de limitation du risque associe aux paiements et aux liquidites et du risque systemique, lesquels peuvent exister entre contreperties financieres lors de transactions a base de paiements. Ce systeme comprend plusieurs applications hote/utilisateur, concues pour plusieurs utilisateurs, plusieurs applications hote/tierce personne, concues pour plusieurs tierces personnes, et plusieurs applications hote/banque de paiement concues pour plusieurs banques de paiement gerant plusieurs systemes de paiement nationaux. Toutes les applications hotes communiquent par l'intermediaire de sessions sures sur le plan cryptographique, par le biais de reseaux de telecommunications prives et/ou du reseau informatique mondial Internet. L'accès utilisateur/banque de paiement est securise par certification numerique. Chaque application hote/banque de paiement possede un mecanisme de traitement des messages de paiement, notamment des instructions de paiements a executer dans son systeme de paiement national, pour le compte de plusieurs titulaires de comptes (notamment des correspondants bancaires).

Legal Status (Type, Date, Text)

Publication 20010830 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Examination 20011227 Request for preliminary examination prior to end of 19th month from priority date

22/5/16 (Item 16 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00818662 **Image available**

METHOD AND APPARATUS FOR MANAGING AND OPTIMIZING STOCK OPTIONS
PROCEDE ET APPAREIL DE GESTION ET D'OPTIMISATION D'OPTIONS D'ACHAT
D'ACTIONS

Patent Applicant/Assignee:

OPTIONWEALTH INC, Suite 240, 1395 Piccard Drive, Rockville, MD 20852, US,
US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

Search Report from Ginger R. DeMille

SCHULTZ Frederick J, 15605 Haddonfield Way, Darnestown, MD 20878, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

SCHAFFER David R (et al) (agent), Diller, Ramik & Wight, Suite 101, 7345
McWhorter Place, Annandale, VA 22003, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200152169 A1 20010719 (WO 0152169)
Application: WO 2001US945 20010116 (PCT/WO US0100945)
Priority Application: US 2000176032 200000114

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 14787

English Abstract

The present invention relates to stock options, and more specifically to a method and system for managing and optimizing stock options via a communications network. In an embodiment of the present invention, a method of optimizing the value of stock option grants using a communications network includes: receiving an option-exercising scenario for a stock option grant (110); comparing the estimate for the option-exercising scenario for the stock option grant against an estimate based on a standard strategy option-exercising scenario (130); and calculating an optimal strategy to maximize the value of the stock option grant based on one of the estimate for the option-exercising scenario for the stock option grant and the estimate based on the standard strategy option-exercising scenario (150).

French Abstract

L'invention concerne des options d'achat d'actions et notamment un procede et un systeme de gestion et d'optimisation d'options d'achat d'actions par un reseau de communication. Dans un mode de realisation de l'invention, un procede d'optimisation de la valeur des contrats d'options sur actions au moyen d'un reseau de communication, consiste a : recevoir un scenario d'exercice d'une option pour un accord (110) d'option d'achat d'actions ; comparer l'estimation pour le scenario d'exercice d'option a une estimation basee sur un scenario (130) d'exercice d'option de strategie standard ; et calculer une strategie optimale pour la maximisation de la valeur de l'accord d'option d'achat d'actions, en fonction de l'estimation pour le scenario d'exercice d'option pour l'accord d'option d'achat sur actions et l'estimation basee sur le scenario (150) d'exercice d'option a strategie standard.

Legal Status (Type, Date, Text)

Publication 20010719 A1 With international search report.

Search Report from Ginger R. DeMille

Examination 20011206 Request for preliminary examination prior to end of
19th month from priority date

22/5/17 (Item 17 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00816854 **Image available**
**METHOD AND SYSTEM FOR REMOTELY MANAGING BUSINESS AND EMPLOYEE
ADMINISTRATION FUNCTIONS**
**PROCEDE ET SYSTEME DESTINES A GERER A DISTANCE DES ENTREPRISES ET DES
FONCTIONS D'ADMINISTRATION DES EMPLOYES**

Patent Applicant/Assignee:

EMPLOYEE MATTERS INC, 9A Riverbend Drive South, Stamford, CT 06907, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

COOPERSTONE Elliot, 9A Riverbend Drive South, Stamford, CT 06904, US, US
(Residence), US (Nationality), (Designated only for: US)
PHAM H Thach, 9A Riverbend Drive South, Stamford, CT 06904, US, US
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

HALL David A (et al) (agent), Heller Ehrman White & McAuliffe LLP, Suite
700, 4250 Executive Square, La Jolla, CA 92037, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150395 A2-A3 20010712 (WO 0150395)
Application: WO 2001US268 20010104 (PCT/WO US0100268)

Priority Application: US 2000174480 20000104

Parent Application/Grant:

Related by Continuation to: US 2000174480 20000104 (CON)

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-009/46

International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 15511

English Abstract

Human resource and employee benefit products for businesses, implemented
on one or more computing devices connected to the Internet, are managed
and administered. The combination of human resource and employee benefit
products required by the businesses are determined, and are classified
according to criteria including a number of employees, type of work
performed, and similarity of needs of these businesses in the human
resource and employee benefit management areas. A local set of the human
resource and the employee benefit products is provided, as is a third

Search Report from Ginger R. DeMille

party provider set of products located on the third party provider's computers. Both sets of products are then organized into integrated benefits packages, each of which packages may be modified by the customer by adding and subtracting products. The price of each integrated and modified benefits package is determined, which price will be binding on the third party provider for a defined period of time.

French Abstract

L'invention concerne la gestion et l'administration de produits de ressources humaines et d'avantages sociaux destines a des entreprises, mis en oeuvre dans un ou plusieurs dispositifs informatiques connectes a Internet. La combinaison de produits de ressources humaines et d'avantages sociaux requis par l'entreprise est determinee et classee selon des criteres comprenant le nombre d'employes, le type de travail effectue, et la similitude des besoins de ces entreprises dans les domaines de gestion des ressources humaines et des avantages sociaux. Un ensemble local des produits de ressources humaines et d'avantages sociaux est fourni, ainsi qu'un ensemble de produits fournisseur tiers situe sur les ordinateurs du fournisseur tiers. Les deux ensembles de produits sont organises en paquets de benefices integres, chacun de ces paquets pouvant etre modifie par le client par addition ou soustraction de produits. Le prix de chaque paquet de benefices integre et modifie est determine, ce prix sera obligatoire pour le fournisseur tiers pendant une periode de temps determinee.

Legal Status (Type, Date, Text)

Publication 20010712 A2 Without international search report and to be republished upon receipt of that report.
Examination 20011115 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20030103 Late publication of international search report
Republication 20030103 A3 With international search report.
Withdrawal 20030410 Withdrawal of international application after international publication

22/5/18 (Item 18 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00816844 **Image available**

**SYSTEM AND METHOD FOR FACILITATING SELECTION OF BENEFITS
SISTÈME ET PROCÉDÉ DESTINÉS À FACILITER UNE SÉLECTION D'AVANTAGES**

Patent Applicant/Assignee:

CHOICELINK CORPORATION, 1000 Elm Street, 15th Floor, Manchester, NH 03101
, US, US (Residence), US (Nationality)

Inventor(s):

LENCKI Donna K, 403 New Boston Road, Candia, NH 03034, US,
HENCHEY Chris, 403 New Boston Road, Candia, NH 03034, US,
MILLER Patrick B, 9 Morningside Drive, Hooksett, NH 03106, US,

Legal Representative:

PERREAULT Donald J (agent), Hayes, Soloway, Hennessey, Grossman & Hage,
P.C., 175 Canal Street, Manchester, NH 03101 (et al), US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150383 A1 20010712 (WO 0150383)

Application: WO 2000US35359 20001226 (PCT/WO US0035359)

Priority Application: US 99174056 19991230; US 2000205338 20000318

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

Search Report from Ginger R. DeMille

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 31106

English Abstract

A system and method of providing benefits (50). One method consistent with the invention includes identifying at least one price for each of a plurality of line items within a benefit category, and offering the line items for purchase by the individual (54). Another method consistent with the invention includes offering benefit line items to the employee for purchase using a predefined employer contribution (54). The line items may be established based on a group benefit cost. A system consistent with the invention may include a database comprising data representing at least one price for each of a plurality of line items within a benefit category; a processor for accessing the database; and a user-interface for accessing the processor to allow purchase of the line items by the employee (51). A method of processing a benefit claim consistent and a method of providing customer service to an individual are also provided.

French Abstract

L'invention concerne un systeme et un procede destines a assurer des avantages (50). Un procede selon l'invention consiste a identifier au moins un prix pour chacune de plusieurs lignes article avec une categorie d'avantages, et a offrir ces lignes article a un particulier (54) pour achat. Un autre procede selon l'invention consiste a offrir des lignes article a l'employe aux fins d'achat en utilisant une contribution employeur predefinie (54). Les lignes article peuvent etre etablies sur la base d'un cout de revenu de groupe. Un systeme selon l'invention peut comprendre une base de donnees, comprenant des donnees representant au moins un prix pour chacune de nombreuses lignes article comprise dans une categorie de revenu, un processeur destine a acceder a la base de donnees, et une interface utilisateur permettant l'accès au processeur afin de permettre a l'employe (51) d'effectuer un achat de ligne article. L'invention concerne aussi un procede de traitement de demande d'avantages et un procede destine a assurer un service client a un particulier.

Legal Status (Type, Date, Text)

Publication 20010712 A1 With international search report.

Publication 20010712 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20011129 Request for preliminary examination prior to end of 19th month from priority date

Search Report from Ginger R. DeMille

22/5/19 (Item 19 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 156214

English Abstract

French Abstract

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be
republished upon receipt of that report.

Examination 20010927 Request for preliminary examination prior to end of
19th month from priority date

Declaration 20020613 Late publication under Article 17.2a

Republication 20020613 A2 With declaration under Article 17(2)(a); without
abstract; title not checked by the International
Searching Authority.

22/5/20 (Item 20 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

Search Report from Ginger R. DeMille

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00805486 **Image available**
**SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH
INTERNET E-COMMERCE AND ANCILLARY SYSTEMS**
**SISTÈME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION
D'IMPÔTS AU COMMERCE ÉLECTRONIQUE SUR INTERNET ET SYSTÈMES ANNEXES**

Patent Applicant/Inventor:

BILTIS Lorne C, 40510 Beltway Drive, #904, Addison, TX 75001, US, US
(Residence), CA (Nationality)

Legal Representative:

CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)
Application: WO 2000US32064 20001122 (PCT/WO US0032064)
Priority Application: US 99447512 19991123

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 23977

English Abstract

French Abstract

L'invention concerne un système et un procédé permettant d'exécuter des transactions par commerce électronique (commerce en ligne) en utilisant des techniques de déduction d'impôts. Un utilisateur du système de service de déduction d'impôts peut acheter un produit à un vendeur grâce à une option de déduction d'impôts. Le vendeur peut être un vendeur de commerce électronique, un serveur de commerce électronique servant d'hôte à un site Web pouvant être utilisé pour procéder à des achats par commerce électronique. Un serveur de déduction reçoit des informations d'achat décrit dans l'achat. Les informations d'achat peuvent être recueillies de l'utilisateur ou du serveur de commerce électronique. Dans un mode de réalisation, les informations d'achat peuvent être recueillies via Internet. Le serveur de déduction peut communiquer avec un système de feuille de paye d'un employeur de l'utilisateur et peut demander au système de feuille de paye de procéder à des déductions d'impôts sur les impôts de l'utilisateur en réponse à la réception des informations d'achat. Le système de feuille de paye fournit des fonds de déduction d'impôts au serveur de déduction pour remplir l'obligation d'achat. Le serveur de déduction peut transférer les fonds de déduction d'impôts au système de commerce électronique pour le paiement du produit. Des services peuvent être fournis aux utilisateurs du système de déduction d'impôts.

Search Report from Ginger R. DeMille

Les services peuvent comprendre une deduction d'impôts pour un service de budgetisation, une deduction d'impôts pour des services de cartes de débit, une deduction d'impôts pour des services de crédit, une deduction d'impôts pour des services de paiement de factures, et un service de panneau de commande principal.

Legal Status (Type, Date, Text)

Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.
Declaration 20011108 Late publication under Article 17.2a
Republication 20011108 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

22/5/21 (Item 21 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00792479 **Image available**

SYSTEM FOR WEB-BASED PAYROLL AND BENEFITS ADMINISTRATION
SYSTEME DE GESTION DU PAIEMENT DES SALAIRES ET DES AVANTAGES SOCIAUX PILOTE
PAR LE WEB

Patent Applicant/Assignee:

EOPS INC, 888 Villa Street, Suite 500, Mountain View, CA 94041, US, US
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KAHN David, 27858 Via Corita, Los Altos Hills, CA 94022, US, US
(Residence), US (Nationality), (Designated only for: US)
SAINI Barinder Singh, 1919 Fruitdale Avenue, #1607, San Jose, CA 95128,
US, US (Residence), IN (Nationality), (Designated only for: US)
KREIMER Svetlana, 2650 California Street, #41, Mountain View, CA 94040,
US, US (Residence), RU (Nationality), (Designated only for: US)
FERGUSON Shelley B, 2173 2nd Avenue, Sacramento, CA 95818, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CHOU Chien-Wei (Chris) (et al) (agent), Oppenheimer Wolff & Donnelly LLP,
1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200125992 A1 20010412 (WO 0125992)
Application: WO 2000US26620 20000927 (PCT/WO US0026620)
Priority Application: US 99411332 19991001

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US
UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Search Report from Ginger R. DeMille

Fulltext Word Count: 36214

English Abstract

The system provides an automated, centralized back-end payroll service with a full-featured web-based payroll system. Both aspects of the system have access to a central database, which includes profile information on employers (30) and employees (40); timesheets, salary and hourly wage data (50); overtime data; employee benefit data (60) and information regarding third-party providers and miscellaneous payees. The full-featured payroll system functionality is implemented in a manner that provides employers and employees (to the extent security policies permit) with a robust, data-driven user interface with a standard web browser. The central database provides the system's back-end (server-side) payroll service functionality with constant access to the data. The system implements and enforces compliance with a wide variety of tax-related and employment-related rules across federal, state and local jurisdictions relating for example to overtime pay, benefit limits, payment frequency, and scheduled reporting requirements.

French Abstract

L'invention concerne un systeme qui assure un service centralise de paiement final des salaires, et automatique piloté par le web. Ce systeme permet d'avoir acces a une base de donnees centrale, qui comprend des informations concernant les employes (30) et les employeurs (40), des feilles de temps de travail, des donnees relatives aux salaires et aux paiements horaires (50), aux heures supplementaires, aux avantages sociaux (60) ainsi que des informations concernant des fournisseurs formant tierces parties et divers beneficiaires. Ce systeme de paiement de salaires est mis en oeuvre d'une maniere qui offre aux employeurs et aux employes (dans la mesure ou les politiques de securite le permettent) une interface utilisateur solide, pilotee par donnees avec un explorateur de reseau standard. La base de donnees centrale assure la fonctionnalite des services de paiements finaux (du cote serveur) avec un acces constant aux donnees. Ce systeme respecte un certain nombre de regles liees a l'emploi et aux impots dans les diverses juridictions locales et gouvernementales, et concernant par exemple, le paiement des heures supplementaires, des avantages sociaux, la frequence de paiement et les exigences de programmation des rapports.

Legal Status (Type, Date, Text)

Publication 20010412 A1 With international search report.

Publication 20010412 A1 With amended claims.

Examination 20010816 Request for preliminary examination prior to end of 19th month from priority date

22/5/22 (Item 22 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00787038 **Image available**

SYSTEM AND METHOD FOR PROCESSING TOKENLESS BIOMETRIC ELECTRONIC TRANSMISSIONS USING AN ELECTRONIC RULE MODULE CLEARINGHOUSE
SYSTEME ET PROCEDE PERMETTANT DE TRAITER DES TRANSMISSIONS ELECTRONIQUES BIOMETRIQUES SANS AUTHENTIFICATION PAR L'UTILISATION D'UN CENTRE DE MODULES DE REGLEMENT ELECTRONIQUES

Patent Applicant/Assignee:

VERISTAR CORPORATION, 727 Allston Way, Berkeley, CA 94710, US, US
(Residence), US (Nationality)

Search Report from Ginger R. DeMille

Inventor(s):

HOFFMAN Ned, 977 Daniel Street, Sebastopol, CA 95472, US,
LAPSLY Philip Dean, 6029 Hillegass Avenue, Oakland, CA 94618, US,

Legal Representative:

JOHNSON Alexander C Jr (et al) (agent), Marger Johnson & McCollom, P.C.,
1030 S.W. Morrison Street, Portland, OR 97205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120531 A1 20010322 (WO 0120531)

Application: WO 2000US40910 20000915 (PCT/WO US0040910)

Priority Application: US 99398914 19990916

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 21206

English Abstract

Herein is described a tokenless biometric method for processing electronic transmissions, using at least one user biometric sample (62), an electronic identicator (12) and an electronic rule module clearinghouse (14). The steps for processing of the electronic transmissions comprise a user registration step, wherein a user registers with an electronic identicator (12) at least one registration biometric sample taken directly from the person of the user. A formation of a rule module (50) customized to the user in a rule module clearinghouse (14), wherein at least one pattern data (54) of a user is associated with at least one execution command (52) of the user. A user identification step, wherein the electronic identicator (12) compares a bid biometric sample taken directly from the person of the user with at least one previously registered biometric sample (24) for producing either a successful or failed identification of the user. In a command execution step, upon successful identification of the user, at least one previously designated rule module (50) of the user is invoked to execute at least one electronic transmission. The above-mentioned steps are conducted in a manner wherein a biometrically authorized electronic transmission is conducted without the user presenting any personalized man-made memory tokens such as smartcards, or magnetic swipe cards.

French Abstract

La presente invention concerne un procede biometrique sans marque d'authentification permettant de traiter des transmissions electroniques par l'utilisation d'au moins un echantillon (62) biometrique d'un utilisateur, d'un identificateur (12) electronique et d'un centre a modules de reglement electroniques. Le traitement de ces transmissions electroniques comprend l'etape d'enregistrement de l'utilisateur, dans laquelle un utilisateur enregistre a l'aide d'un identificateur (12)

Search Report from Ginger R. DeMille

electronique au moins un échantillon biométrique pris directement sur la personne de l'utilisateur. Ce traitement comprend aussi la formation d'un module (50) de règlement personnalisé à l'utilisateur dans un centre (14) de modules de règlement où l'on associe au moins une configuration de données (54) à au moins une commande (52) d'exécution de l'utilisateur. Ce traitement comprend encore une étape d'identification de l'utilisateur, dans laquelle l'identificateur (12) électronique compare l'offre d'un échantillon biométrique directement pris sur la personne de l'utilisateur avec au moins un échantillon (24) biométrique enregistré auparavant de façon à obtenir soit un succès, soit un échec dans l'identification de cet utilisateur. Ce traitement comprend enfin une étape d'exécution de commande: après une identification réussie de l'utilisateur, on appelle au moins un module (50) de règlement désigné préalablement de l'utilisateur de façon à exécuter au moins une transmission électronique. On conduit les étapes susmentionnées de façon qu'une transmission électronique biométrique autorisée soit mise en œuvre sans que l'utilisateur n'ait à présenter une marque d'authentification fabriquées à mémoire telles que les cartes à puce ou les cartes à balayage magnétique.

Legal Status (Type, Date, Text)

Publication 20010322 A1 With international search report.

Publication 20010322 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20010809 Request for preliminary examination prior to end of 19th month from priority date

22/5/23 (Item 23 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00787016 **Image available**

METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES
PROCEDE ET SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET
INTERNET

Patent Applicant/Assignee:

OY RADIOLINJA AB, P.O. Box 500, FIN-00181 Helsinki, FI, FI (Residence),
FI (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

VAZVAN Behruz, Viulutie 7 B 25, FIN-00420 Helsinki, FI, FI (Residence),
FI (Nationality), (Designated only for: US)

Legal Representative:

SEPPO LAINE OY (agent), Itamerenkatu 3 B, FIN-00180 Helsinki, FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200120506 A1 20010322 (WO 0120506)

Application: WO 2000FI775 20000914 (PCT/WO FI0000775)

Priority Application: FI 991958 19990915

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU
CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ
EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG
US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Search Report from Ginger R. DeMille

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

International Patent Class: H04M-011/08; G06F-151:00

Publication Language: English

Filing Language: Finnish

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 20432

English Abstract

The invention relates to a method in a telecommunications system, in which at least one service provider provides services for at least one customer, in which method the customer is provided with both: 1) "Main services", in other words such services that the customer wishes to use, such as a banking service, e-mail service, etc., the scope of the main service also including a service subject to a charge, such as data transmission and calls; 2) "Side services", such as advertisements, that the customer does not actually select for use or even want to use, but by means of which the service provider gains some kind of benefit for itself, for example, through additional information or advertising.

According to one preferred embodiment of the invention, when the customer activates a code/name, such as URL1, relating to a specific main service, such as a banking service, from a menu displayed on the terminal device (1), the terminal device (1) receives and displays to the user data, such as an advertisement/announcement/menu etc. of a side service, in such a way that the use of the main service dependent on reception of the side service and the customer is made to follow/read/receive side-service data. In return, the customer is provided with a free main service or one with a reduced charge. In a second embodiment of the invention, the customer should react, within a page/card/service-specific time-window, to data presented by the main service or side service, such as a selection, menus, etc., otherwise the call or data transmission is limited or terminated.

French Abstract

La presente invention concerne un procede dans un systeme de telecommunications, dans lequel au moins un fournisseur de services fournit des services a au moins un client. Dans ce procede, on fournit au client a la fois: 1) Des "services de base", en d'autres termes les services que le client souhaite utiliser, tels que les services bancaires, le service de courrier electronique, etc., les services de base comprenant egalement un service payant, tel que la transmission de donnees et les appels; 2) Des "services annexes", tels que les annonces publicitaires, que le client ne selectionne pas vraiment pour les utiliser ou ne desire meme utiliser, mais desquels le fournisseur de services tire un certain profit personnel, par exemple, a travers des informations ou des annonces publicitaires supplementaires. Selon un mode prefere de l'invention, lorsque le client active un code/nom, tel qu'un URL1, relatif a un service de base specifique, comme par exemple les services bancaires, sur un menu affiche sur le terminal (1), le terminal reçoit et affiche pour l'utilisateur les donnees, comme par exemples une annonce publicitaire/un menu etc., d'un service annexe, de facon a ce que l'utilisation du service de base dependante de la reception du service annexe et du client soit adaptee pour suivre/lire/recevoir les donnees de service annexes. En retour, on fournit au client un service de base gratuit ou un service a taxe reduite. Dans un autre mode de realisation,

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le client doit reagir, dans une fenetre temporelle specifique au service/carte/page, a des donnees presentees par le service de base ou le service annexe, comme par exemple une selection, des menus, etc., sinon, l'appel ou la transmission de donnees est limitee ou terminee.

Legal Status (Type, Date, Text)

Publication 20010322 A1 With international search report.

Publication 20010322 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

Examination 20010614 Request for preliminary examination prior to end of 19th month from priority date

22/5/24 (Item 24 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00781913 **Image available**

METHOD AND APPARATUS TO ALLOW CUSTOMIZED INVESTOR BORROWING ON SECURITIES

PROCEDE ET APPAREIL PERMETTANT AUX INVESTISSEURS D'EFFECTUER DES EMPRUNTS

PERSONNALISES SUR DES VALEURS

Patent Applicant/Assignee:

PRIVATE INVESTOR RESERVES LLC, 2330 South Ocean Beach, Palm Beach, FL 33480, US, US (Residence), US (Nationality)

Inventor(s):

JENNINGS David, Private Investor Reserves, LLC, 2330 South Ocean Blvd.,
Palm Beach, FL 33480, US,

POWERS Carson, 35 Beeholm Road, Redding, CT 06896, US,

Legal Representative:

WURM Mark (et al) (agent), Greenberg Traurig, LLP, Suite 1200, 1750
Tysons Boulevard, Tysons Corner, VA 22102, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200115047 A1 20010301 (WO 0115047)

Application: WO 2000US23168 20000824 (PCT/WO US0023168)

Priority Application: US 99150364 19990824

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK
DK DM DZ EE ES FI FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 11642

English Abstract

Various methods and systems to allow an individual borrower to customize and self-direct their own loan product to meet individual requirements. An exemplary method includes the following steps on a real time basis: an

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? show files;ds
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200451
 (c) 2004 Thomson Derwent
File 344:Chinese Patents Abs Aug 1985-2004/May
 (c) 2004 European Patent Office
File 347:JAPIO Nov 1976-2004/Apr(Updated 040802)
 (c) 2004 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
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File . 2:INSPEC 1969-2004/Aug W1
 (c) 2004 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2004/May
 (c) 2004 ProQuest Info&Learning
File 65:Inside Conferences 1993-2004/Aug W2
 (c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/Jul
 (c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
 (c) 2003 EBSCO Pub.
File 256:TecInfoSource 82-2004/Jul
 (c) 2004 Info.Sources Inc
File 474:New York Times Abs 1969-2004/Aug 12
 (c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Aug 12
 (c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	361254	EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2	27965	EMPLOYER??? OR HIRER??
S3	1196617	INTEGRATED OR INTEGRATION
S4	1025390	ACCOUNT? ? OR FILE? ?
S5	1735826	(3RD OR THIRD) () (PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC- ARE OR HEALTH()) CARE OR INSURANCE OR BENEFITS) () (REPRESENTATIV- E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6	3	S1 AND S2 AND S3 AND S4 AND S5
S7	3242	(HUMAN() RESOURCE OR HR OR PERSONNEL) (2N) (INFORMATION() MANA- GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8	799126	INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA- LTHCARE OR TRAINING OR VENDORS
S9	4	S7 AND S3 AND S4 AND S5
S10	1368	(S1 OR S7) AND S3 AND S8
S11	14	IC=G06F-017/60 AND S10
S12	17	S9 OR S11
S13	16	S12 NOT S6
?		

Search Report from Ginger R. DeMille

? t6/4/all

6/4/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-722630/200278|

XR- <XRPX> N02-569833|

TI- Human resource information management system integrates **employee** and **employer** systems in the form of meta- **account** series, in database services tier|

PA- SWENTOR D B (SWEN-I)|

AU- <INVENTORS> SWENTOR D B|

NC- 001|

NP- 001|

PN- US 20020099659 A1 20020725 US 2001754929 A 20010104 200278 B|

AN- <LOCAL> US 2001754929 A 20010104|

AN- <PR> US 2001754929 A 20010104|

LA- US 20020099659(40)|

AB- <PN> US 20020099659 A1|

AB- <NV> NOVELTY - An **integration** system (100) enables applications of **third - party** system (550) to access **integrated employer** and **employee** meta- **accounts** (200) stored in a database services tier (150). A business logic and **integration** tier (700) provides business logic rules processing to a user presentation tier (750) that provides interface services to the **integration** system.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for identification method of individuals using computerized human resource information management system.

USE - For **integration** of series of services e.g. insurance, banking, merchandising, **integrated** accounting, etc.

ADVANTAGE - Since the system integrates **employer** and **employee** systems in the form of series of meta- **accounts**, the operating efficiencies and cost reductions to the **employer** and the organizational entities of that **employer** are realized.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of an **integrated** human resource information management system.

Integration system (100)

Database services tier (150)

Meta- account (200)

Third - party system (550)

Business logic and **integration** tier (700)

User presentation tier (750)

pp; 40 DwgNo 1/26|

DE- <TITLE TERMS> HUMAN; RESOURCE; INFORMATION; MANAGEMENT; SYSTEM; INTEGRATE; EMPLOY; SYSTEM; FORM; META; ACCOUNT ; SERIES; DATABASE; SERVICE; TIER|

DC- T01; W01|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-J05A2; T01-J05B4P; W01-C05B4|

FS- EPI||

6/4/2 (Item 1 from file: 2)

FN- DIALOG(R) File 2:INSPEC|

CZ- (c) 2004 Institution of Electrical Engineers. All rts. reserv.|

AZ- 6828154|

Search Report from Ginger R. DeMille

AZ- <INSPEC> C2001-03-7120-015|
TI- Pioneering process improvement experiment in Hungary|
AU- Biro, M.; Ivanyos, J.; Messnarz, R.|
CS- MTA SZTAKI, Budapest, Hungary|
JN- Software Process Improvement and Practice|
CP- UK|
VL- vol.5, no.4|
PG- 213-29|
PY- 2000|
CO- SPIPFL|
SN- 1077-4866|
CD- <US COPYRIGHT CLEARANCE CENTER CODE> 1077-4866/2000/\$30.00|
PU- Wiley|
DT- Journal Paper (JP)|
LA- English|
TC- Practical (P); Experimental (X)|
MI- E429-2001-001|
RF- 7|
AB- The PASS (Payroll Accounting and Settlement System) project is the first Central and Eastern European ESSI (European Systems and Software Initiative) PIE (process improvement experiment) project directly supported by the European Commission. The project was carried out under the ESPRIT Programme EP21223. The PASS project started as a new business project of MemoLuX. Its business purpose is to develop a modular, platform-independent, integrated networked software system satisfying the functional requirements of EU standards in public accountancy and applicable for the Hungarian as well as for the international market. The system provides direct service among employers, employees and banks. The PASS project is the baseline project for the PIE. In the PIE, the quality of MemoLuX's development process was enhanced to become well-defined and predictable, with the professional support of MTA SZTAKI (The Computer and Automation Institute of the Hungarian Academy of Sciences). During the dissemination supported by the International Software Consulting Network (ISCN), this PIE is used as a master example to adapt Eastern European processes to the high-quality norms of Western Europe, thus facilitating the integration of Eastern Europe into an enlarged EU in the long term. Objectives and expected results include: improving the control of the development process, raising the maturity level to 3 and achieving compliance with ISO 9001 requirements at this high level of maturity.|
DE- accounts data processing; payroll data processing; research initiatives; software portability; software process improvement; software quality|
ID- PASS project; process improvement experiment; Hungary; Payroll Accounting and Settlement System; European Systems and Software Initiative; European Commission; ESPRIT Programme EP21223; MemoLuX business project; modular platform-independent integrated networked software system; functional requirements; EU standards; public accountancy; international market; direct service; banks ; MTA SZTAKI; Computer and Automation Institute, Hungarian Academy of Sciences; International Software Consulting Network; Eastern European processes; high-quality norms; development process control; maturity level; Capability Maturity Model; ISO 9001 requirements; object-oriented programming; quality management; BOOTSTRAP maturity profile; project planning; structured system planning methodology|
IC- 1077-4866(200012)5:4L.213:PIE;1-0|
SF- C|
CC- C7120 (Financial computing); C6110B (Software engineering techniques)

Search Report from Ginger R. DeMille

||
CG- Copyright 2001, IEE|

6/4/3 (Item 1 from file: 256)
DIALOG(R) File 256:TecInfoSource
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PRODUCT NAMES: Tax E-Filing (830261)

TITLE: Business Tax Software Update: Vendors get ready for electronic filing

Electronic filing of business tax forms is on the immediate horizon, and companies are moving ahead to provide services in that area. Tax & Accounting Software is adding form 1065EF, with the ability to electronically file the 1065 partnership return, and has also added the Schedule D continuation sheets. Drake Software has included 19 new forms in the 1120 for the C Corporation. Intuit has form 8846, credit for employer Social Security and Medicare taxes paid on certain employee tips, and Intuit, along with several other companies, has added several states to its product. Intuit has also improved federal-to-state integration. TaxSimple has expanded its Internet services so that users can access the company's Web site and prepare tax returns online. Alpine Data's products have a diagnostics system that will sweep a complete return for errors and omissions, and Laser Systems' TaxWorks products provide real-time calculations and an automated library sensing for multi-entry form fields.
?

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? t13/4/all

13/4/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2004-098248/200410|

DX- <RELATED> 2004-064135; 2004-101778; 2004-120491; 2004-120546|

XR- <XRPX> N04-078335|

TI- **Employee training** course material generating method for enterprise, involves designing course according to specific plans relating to priorities of identified goals and strategies|

PA- ACCENTURE GLOBAL SERVICES GMBH (ACCE-N)|

AU- <INVENTORS> DRAPER W C; FOLEY C P; HUBBELL J R; STOVALL T K|

NC- 033|

NP- 0031

PN- US 20040002039 A1 20040101 US 2002391929 P 20020628 200410 B .

<AN> US 2002391932 P 20020628

<AN> US 2002398926 P 20020729

<AN> US 2003401045 A 20030328|

PN- EP 1383067 A1 20040121 EP 200377002 A 20030627 200410

PN- CA 2433587 A1 20031228 CA 2433587 A 20030626 200413|

AN- <LOCAL> US 2002391929 P 20020628; US 2002391932 P 20020628; US 2002398926 P 20020729; US 2003401045 A 20030328; EP 200377002 A 20030627; CA 2433587 A 20030626|

AN- <PR> US 2003401045 A 20030328; US 2002391929 P 20020628; US 2002391932 P 20020628; US 2002398926 P 20020729|

FD- US 20040002039 A1 G09B-019/00 Provisional application US 2002391929

Provisional application US 2002391932

Provisional application US 2002398926

FD- EP 1383067 A1 G06F-017/60

<DS> (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR|

LA- US 20040002039(30); EP 1383067(E); CA 2433587(E)|

DS- <REGIONAL> AL; AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR; HU; IE; IT; LI; LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; SK; TR|

AB- <PN> US 20040002039 A1|

AB- <NV> NOVELTY - A course comprising topic outline, development and work plans is designed such that the development and work plan represents subject and developing process and materials needed for generated learning effort proposal. A course content and material are developed according to the plans and the developed content and material is certified with relative priorities of identified goals and strategies.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) content and material developing module; and

(2) method for developing sharable content module of learning materials.

USE - For corporate enterprise organizing **employee training** and education.

ADVANTAGE - Organization efficiency is improved by identifying, prioritizing and developing **employee** instructional course with respect to priorities of identified goals and strategies. Course content development modules are **integrated** thereby providing efficient design and development and delivery of learning content so as to maximize student retention rates.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the content management module.

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learning solution (100)
business strategy alignment (110)
content management (120)
delivery (130)
learning administration (14)
pp; 30 DwgNo 1/9|
DE- <TITLE TERMS> EMPLOY; TRAINING ; COURSE; MATERIAL; GENERATE; METHOD;
DESIGN; COURSE; ACCORD; SPECIFIC; PLAN; RELATED; PRIORITY; IDENTIFY;
GOAL|
DC- P85; W04|
IC- <MAIN> G06F-017/60 ; G09B-019/00|
MC- <EPI> W04-W05A|
FS- EPI; EngPI||

13/4/2 (Item 2 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2004-080913/200408|
XR- <XRPX> N04-064613|
TI- Online client account management method involves reconciling bank
accounts of clients by administrators on daily basis, after comparing
accounting information with information downloaded from bank's server|
PA- SECOLA A F (SECO-I)|
AU- <INVENTORS> SECOLA A F|
NC- 001|
NP- 001|
PN- US 20030225638 A1 20031204 US 2002114444 A 20020528 200408 B|
AN- <LOCAL> US 2002114444 A 20020528|
AN- <PR> US 2002114444 A 20020528|
LA- US 20030225638(16)|
AB- <PN> US 20030225638 A1|
AB- <NV> NOVELTY - The generation of automatic call from an administrator's
server, downloads an electronic file having accounts information of a
client from a bank's server. The accounting information stored in the
administrator's server, is compared with the downloaded information,
and the results are displayed on the Internet, so that the bank
accounts of the clients are reconciled on a daily basis by the
administrators.|
AB- <BASIC> USE - For outsourcing accounting services through Internet,
in business applications.
ADVANTAGE - Does not require employees , licenses, integration
from client's side, and permits the user to access the application
service provider without paying for the software.
DESCRIPTION OF DRAWING(S) - The figure shows a schematic view of
the structure of cash summary module.
available balance (11)
outstanding checks (12)
undefined withdrawals(15) manual checks (14)
deposit slips (17)
pp; 16 DwgNo 1/5|
DE- <TITLE TERMS> CLIENT; ACCOUNT; MANAGEMENT; METHOD; BANK; ACCOUNT;
CLIENT; DAILY; BASIS; AFTER; COMPARE; ACCOUNT; INFORMATION; INFORMATION
; BANK; SERVE|
DC- T01; T05|
IC- <MAIN> G06F-017/60 |
MC- <EPI> T01-N01A1; T01-N01A2; T01-N01D; T05-L02|

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FS- EPI||

13/4/3 (Item 3 from file: 350)

DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2003-147229/200314|!
XR- <XRPX> N03-116228|!
TI- Programmable apparatus for vehicle dealership management system, has customer service representative workstations located at dealership sites to display GUI screens containing icons activating specific functions and data|
PA- REYNOLDS & REYNOLDS HOLDINGS INC (REYN-N); ADKINS J C (ADKI-I); CARUSO P H (CARU-I); DETERS L J (DETE-I); GAEKE S P (GAEK-I); GOKEY M S (GOKE-I); GUIISINGER M A (GUIS-I); HANNA P (HANN-I); JAMISON W E (JAMI-I); JONES K A (JONE-I); KAMMERON M (KAMM-I); MILITELLO P J (MILI-I); SCOTT C M (SCOT-I); THOMPSON D B (THOM-I); WASSER E J (WASS-I)|
AU- <INVENTORS> ADKINS J C; CARUSO P H; DETERS L J; GAEKE S P; GOKEY M S; GUIISINGER M A; HANNA P; JAMISON W E; JONES K A; KAMMERON M; MILITELLO P ; SCOTT C M; THOMPSON D B; WASSER E J; MILITELLO P J|
NC- 002|
NP- 002|
PN- US 20020024537 A1 20020228 US 2000210905 P 20000612 200314 B
<AN> US 2001785462 A 20010220|
PN- CA 2348168 A1 20011212 CA 2348168 A 20010518 200321|
AN- <LOCAL> US 2000210905 P 20000612; US 2001785462 A 20010220; CA 2348168 A 20010518|
AN- <PR> US 2000210905 P 20000612; US 2001785462 A 20010220|
FD- US 20020024537 A1 G09G-005/00 Provisional application US 2000210905|
LA- US 20020024537(22); CA 2348168(E)|
AB- <PN> US 20020024537 A1|
AB- <NV> NOVELTY - The customer service representative workstations, located at vehicle dealership sites display point-and-click graphical user interface screens including icons for activating several functions and customer and vehicle data. The workstation establish communication with an operation server to access the data stored in database of operation server.|
AB- <BASIC> DETAILED DESCRIPTION - Functions activated using the icons include sales, finance and insurance , accounting , human resources, payroll, parts, service, customer database, vehicle database, activities and processes, roles, users and departments, security, reports, printing, instant messaging, e-business enablers, supply chain integrator, electronic time clock, system configuration, vehicle inspection, Internet service scheduling, electronic mail service reminders, intra-dealer parts inventory, inter-dealer parts inventory, intra-dealer vehicle inventory, inter-dealer vehicle inventory and dealer communication system. The presented data are customer data, vehicle data, shop productivity data, loan data, billing system data, employee data, sales data, inventory and ordering data. The fields on the display screen are icons, activity menus, day and time, help function, window sizing, data windows, input buttons, navigation inputs and database query inputs.
INDEPENDENT CLAIMS are included for the following:
(1) Graphical user interface display method;
(2) Computer readable recorded medium storing graphical user interface display program; and

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(3) Computer system.

USE - For vehicle dealership management system.

ADVANTAGE - Provides complete integrated functionality of all software program applications for dealer in an integrated single database.

DESCRIPTION OF DRAWING(S) - The figure shows the software architecture of vehicle dealership management system.

pp; 22 DwgNo 2a/61

DE- <TITLE TERMS> PROGRAM; APPARATUS; VEHICLE; MANAGEMENT; SYSTEM; CUSTOMER ; SERVICE; REPRESENT; LOCATE; SITE; DISPLAY; SCREEN; CONTAIN; ACTIVATE; SPECIFIC; FUNCTION; DATA|

DC- P85; T01|

IC- <MAIN> G06F-017/60 ; G09G-005/00|

IC- <ADDITIONAL> G06F-003/14|

MC- <EPI> T01-J12D; T01-N01A2E; T01-S03|

FS- EPI; EngPI||

13/4/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-724018/200278|

XR- <XRXPX> N02-570863|

TI- Internet based integrated management system for workflow involved in underwriting insurance applications has server with central processor interfacing with user identification component for tiered access to stored data|

PA- PRO-SUPER HOLDINGS LTD (PROS-N)|

AU- <INVENTORS> JONES L F S|

NC- 100|

NP- 002|

PN- WO 200284520 A1 20021024 WO 2002AU478 A 20020416 200278 B|

PN- AU 2002248971 A1 20021028 AU 2002248971 A 20020416 200433|

AN- <LOCAL> WO 2002AU478 A 20020416; AU 2002248971 A 20020416|

AN- <PR> AU 20014446 A 20010417|

FD- WO 200284520 A1 G06F-017/30

<DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

FD- AU 2002248971 A1 G06F-017/30 Based on patent WO 200284520|

LA- WO 200284520(E<PG> 27)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM; ZW|

AB- <PN> WO 200284520 A1|

AB- <NV> NOVELTY - Internet based integrated management system for work flow involved in underwriting insurance applications comprises a Web server hosting a website with a Web browser, the server central processor interfacing with as a user identification component identifying the user via a user password etc and providing tiered

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access to stored information inclusive of client data, various functions and various site branding.|

AB- <BASIC> DETAILED DESCRIPTION - A database component stores client personal, policy and potential claims management data and a database management component allows input and retrieval of the data stored on the database. An electronic communication interface interfaces with the user standard external e-mail facility or his internal e-mail facility and a report generation component generates various reports from the data held in respect of clients. The user can log onto the Web site and follow the instructions to access the information and data and view it and generate reports via a user base system. The user is a life insurance company employee , an employee of an external policy administrator or is a sales intermediary such as an adviser or agent.

There is an INDEPENDENT CLAIM for an Internet based method of managing workflow involved in underwriting insurance applications.

USE - Internet based integrated management system is for workflow involved in the underwriting of insurance applications.

ADVANTAGE - System integrates process management and communicates with all parties involved in the process of writing life insurance covers for multiple insurers, distributions and third party administrator relationships.

DESCRIPTION OF DRAWING(S) - The figure shows a chart of the system.

pp; 27 DwgNo 1/9|

DE- <TITLE TERMS> BASED; INTEGRATE; MANAGEMENT; SYSTEM; INSURANCE ; APPLY; SERVE; CENTRAL; PROCESSOR; INTERFACE; USER; IDENTIFY; COMPONENT; TIER; ACCESS; STORAGE; DATA|

DC- T01|

IC- <MAIN> G06F-017/30|

IC- <ADDITIONAL> G06F-017/60 |

MC- <EPI> T01-J05A2B; T01-J05A2E; T01-J05B4P; T01-N01A2E|

FS- EPI||

13/4/5 (Item 5 from file: 350).

DIALOG(R) File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-625342/200267|

TI- Method and system for information management of company using erp, groupware and video conference|

PA- KOREA IND DATABASE CO LTD (KOIN-N)|

AU- <INVENTORS> KIM I H|

NC- 001|

NP- 001|

PN- KR 2002026630 A 20020412 KR 200057831 A 20001002 200267 B|

AN- <LOCAL> KR 200057831 A 20001002|

AN- <PR> KR 200057831 A 20001002|

LA- KR 2002026630(1)|

AB- <PN> KR 2002026630 A|

AB- <NV> NOVELTY - A method and a system for the information management of a company using the ERP(Enterprise Resource Planning), a groupware and a video conference are provided to make a company take the company information management service through the integrated company information management system of ASP(Application Service Provider) via the Internet and intranet without constructing a separate system.|

AB- <BASIC> DETAILED DESCRIPTION - The manager provides a database server(101) necessary for the sequential company activity such as

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sales, purchasing, **accounting**, top manager information and so on, a groupware server(101) managing an e-mail, an electronic bulletin board, an electronic signature, optical document filing, group scheduling, facsimile management and so on, a video conference server(101) directly executing a group work with a remote **worker** through a network to a customer(102), an accountant(103), a purchasing company(104), a supplier company(105) and a supplier(106) under a security and authentication system. The service is provided by linking with the servers, and partially **integrated** and selectively provided.

pp; 1 DwgNo 1/101

DE- <TITLE TERMS> METHOD; SYSTEM; INFORMATION; MANAGEMENT; COMPANY; VIDEO;
CONFERI
DC- T01|
IC- <MAIN> G06F-017A60 |
MC- <EPI> T01-J05A|
FS- EPI||

13/4/6 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-597059/200264|
TI- Method and device for producing score achievement degree in score management system|
PA- HYNIX SEMICONDUCTOR INC (HYNI-N)|
AU- <INVENTORS> BAEK D H; KIM D H; KUEM S H; KWON J H; LEE G S; LEE H G|
NC- 001|
NP- 001|
PN- KR 2002020181 A 20020314 KR 200140771 A 20010709 200264 B|
AN- <LOCAL> KR 200140771 A 20010709|
AN- <PR> KR 200053504 A 20000908|
LA- KR 2002020181(1)|
AB- <PN> KR 2002020181 A|
AB- <NV> NOVELTY - A method and a device for producing the score achievement degree in a score management system are provided to automatically produce the achievement degrees of a lot of management indexes as rapidly and smoothly facing the change of management environment in the score management system.|
AB- <BASIC> DETAILED DESCRIPTION - The system comprises a source system, a BSC(Balanced Score Card) system and a client system. The source system includes a production **integration** DB(101), a sales information DB(103), an **accounting** DB(105), a production cost DB(107), a personnel DB(109), an education DB(111) and a quality information DB(112). The BSC system includes a data processing part, an operation data store, and a data classification part. The data processing part takes the necessary data from the DB data of source system, converts into a proper format and stores in an operation DB(119). The client system includes a work-site **worker**, a system user and a system manager. The work-site **worker** inputs the information such as a market share and a degree of customer satisfaction to the BSC system. The inputted data is stored in the administration DB(122), properly processed and classified according to the system management data, stored in a class data DB(123), and used by the system manager.

pp; 1 DwgNo 1/101

DE- <TITLE TERMS> METHOD; DEVICE; PRODUCE; SCORE; ACHIEVE; DEGREE; SCORE;
MANAGEMENT; SYSTEM|
DC- T01|

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IC- <MAIN> G06F-017/60 |

MC- <EPI> T01-J05A1

FS- EPI||

13/4/7 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2002-565029/200260|

XR- <XRPX> N02-447187|

TI- Network **banking** - allows the user to shorten time in selecting the required method or data for credit card, loan, investment, money management so as to save the relevant charges|

PA- SI JIA TECHNOLOGY CO LTD (SIJI-N)|

AU- <INVENTORS> WEN H|

NC- 001|

NP- 001|

PN- TW 469388 A 20011221 TW 2000111663 A 20000614 200260 B|

AN- <LOCAL> TW 2000111663 A 20000614|

AN- <PR> TW 2000111663 A 20000614|

AB- <PN> TW 469388 A|

AB- <NV> NOVELTY - A type of network **banking** includes the integration of databases for credit card, loan, mutual fund, security products, insurance planning, realty investment, young venture capital loan, **banking** promotion area, daily news, investment management dictionary, tax center, investment calculation tools, discussion zone, suggestion mail box, spread sheet, **banking** area, member area, fool-proof investment know how, price negotiation area for aggregated enterprise **employees** and easy loan center, allowing the user to shorten time in selecting the required method or data for credit card, loan, investment, money management so as to save the relevant charges.|

AB- <BASIC> DwgNo 1A1|

DE- <TITLE TERMS> NETWORK; BANK; ALLOW; USER; SHORTENING; TIME; SELECT; REQUIRE; METHOD; DATA; CREDIT; CARD; LOAN; INVESTMENT; MONEY; MANAGEMENT; SO; SAVE; RELEVANT; CHARGE|

DC- T01; T05|

IC- <MAIN> G06F-017/60 |

IC- <ADDITIONAL> G07F-019/00|

MC- <EPI> T01-J05A1; T05-L02|

FS- EPI||

13/4/8 (Item 8 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2000-338815/200029|

XR- <XRPX> N00-254347|

TI- Data security improving method for electronic commerce transaction in Internet, involves selecting protocols which operate on each network link, at least in part, based on available computer resources|

PA- INT BUSINESS MACHINES CORP (IBMC)|

AU- <INVENTORS> ABAD PEIRO J L; STOLZE M|

NC- 085|

NP- 006|

PN- WO 200017834 A1 20000330 WO 99IB1494 A 19990902 200029 B|

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PN- AU 9952992 A 20000410 AU 9952992 A 19990902 200035
PN- EP 1116193 A1 20010718 EP 99938488 A 19990902 200142
<AN> WO 99IB1494 A 19990902
PN- KR 2001075233 A 20010809 KR 2001703573 A 20010320 200211
PN- CN 1319218 A 20011024 CN 99811127 A 19990902 200213
PN- JP 2002525768 W 20020813 WO 99IB1494 A 19990902 200267
<AN> JP 2000571418 A 199909021
AN- <LOCAL> WO 99IB1494 A 19990902; AU 9952992 A 19990902; EP 99938488 A 19990902; WO 99IB1494 A 19990902; KR 2001703573 A 20010320; CN 99811127 A 19990902; WO 99IB1494 A 19990902; JP 2000571418 A 199909021
AN- <PR> EP 98117856 A 19980921
FD- WO 200017834 A1 G07F-019/00
<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW
FD- AU 9952992 A G07F-019/00 Based on patent WO 200017834
FD- EP 1116193 A1 G07F-019/00 Based on patent WO 200017834
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI
FD- JP 2002525768 W G06F-017/60 Based on patent WO 200017834|
LA- WO 200017834(E<PG> 35); EP 1116193(E); JP 2002525768(35)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; UG; ZW; AL; LI; LT; LV; MK; RO; SI|
AB- <PN> WO 200017834 A1|
AB- <NV> NOVELTY - The method involves utilizing network links (24) between the user and trusted third party broker (22') and the trusted third party broker and merchants (20a'-20d'). The protocols which operate on each network link, is selected, at least in part, on the basis of computer resources that are expected to be available in each network link.|
AB- <BASIC> DETAILED DESCRIPTION - The server of the trusted third party is built into a housing which includes a terminal interface, thus permitting users to select and purchase the insurance products of insurance companies at a remote site such as airport. The trusted third party broker is an employment consultant certified as a trusted third party, the merchants are companies seeking employees and the users are the persons seeking employment. The selected low resource intensive secure protocol and highly secure payment protocol, operating on each network links (20a'-20d'), are secure socket layer (SSL) protocol and secure electronic transaction (SET) protocol, respectively. The broker used in JAVA-enabled and the used interactive window is an applet. An INDEPENDENT CLAIM is also included for data security improving software.
USE - For improving data security for electronic commerce transaction performed using personal digital assistants (PDA), mobile phones and hand-held or pocket computers in Internet.
ADVANTAGE - Provides efficient data security thereby permitting electronic commerce on products which traditionally have not been available electronically, such as insurance services. Since the trusted third party, and SET and SSL protocols are integrated , the user is allowed to browse and purchase with a high level of security

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and anonymity, with minimum set of computer resources.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram illustrating the application of data security improving method in vending travel insurance system.

Merchants (20a'-20d')

Trusted third party broker (22')

Network links (24)

pp; 35 DwgNo 2/61

DE- <TITLE TERMS> DATA; SECURE; IMPROVE; METHOD; ELECTRONIC; TRANSACTION; SELECT; OPERATE; NETWORK; LINK; PART; BASED; AVAILABLE; COMPUTER; RÉSOURCE|

DC- P85; T01; T05|

IC- <MAIN> G06F-017/60 ; G07F-019/00|

IC- <ADDITIONAL> G09C-001/00|

MC- <EPI> T01-H07C5E; T01-H07P; T01-J05A1; T01-J12C; T05-L02; T05-L03C5|

FS- EPI; EngPI||

13/4/9 (Item 9 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*

AA- 1998-145114/199813|

DX- <RELATED> 1995-365990|

XR- <XRPX> N98-114857|

TI- Time entry and accounting system for employee provided with workstation - has time clock which enters open state in response to supervisor and from which data signals indicative of when employee logged in or out are sent to central computer|.

PA- MIRAGE RESORTS INC (MIRA-N)|

AU- <INVENTORS> CONWAY U M; D'AMICO M H; DAHL E C; KALYVAS K A; PEARCE E R; WYNN S A|

NC- 001|

NP- 001|

PN- US 5717867 A 19980210 US 9381217 A 19930621 199813 B
<AN> US 95541112 A 19951011|

AN- <LOCAL> US 9381217 A 19930621; US 95541112 A 19951011|

AN- <PR> US 9381217 A 19930621; US 95541112 A 19951011|

FD- US 5717867 A G06F-017/60 Cont of application US 9381217
Cont of patent US 5459657|

LA- US 5717867(42)|

AB- <BASIC> US 5717867 A

The system includes a time clock configured to allow one or more employees to log in and log out, a central computer electronically linked to the time clock, and several data structures corresponding to the employees . The time clock, provided with a card reader, generates data signals indicative of it which are received by the central computer for storage of these signals.

The time clock has an open state and a closed state, the clock only entering the open state in response to a supervisor opening it by scanning an encoded card through the card reader. Data signals indicative of when an employee logged in or out are generated only when the clock is in this open state, and the central computer stores information by updating the employee data structures in response to these data signals.

USE - For workplace having workstation where employee works under supervision of supervisor.

ADVANTAGE - Information stored in memory of computer is

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subsequently used as part of integrated accounting system to develop accounting record and report of attendance and fringe benefit, to generate payroll data, and to send signal to time clock.

Dwg.1/21|

DE- <TITLE TERMS> TIME; ENTER; ACCOUNT; SYSTEM; EMPLOY; TIME; CLOCK; ENTER; OPEN; STATE; RESPOND; SUPERVISION; DATA; SIGNAL; INDICATE; EMPLOY; LOG; SEND; CENTRAL; COMPUTER|
DC- T01|
IC- <MAIN> G06F-017/60 |
MC- <EPI> T01-J05A2|
FS- EPI||

13/4/10 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX
(c) 2004 Thomson Derwent. All rts. reserv.

AA- 1993-303702/199338|
DX- <RELATED> 1998-193016|
XR- <XRPX> N93-233492|
TI- Monitoring handling of hazardous substances at facility - promotes compliance with applicable laws governing such substances by providing integrated approach for all management activities|
PA- ALTERNATIVE SYSTEMS INC (ALTE-N)|
AU- <INVENTORS> CONNORS M D; GORDON E J; STURGEON D H; SZIKLAI A T; CONNERS M D|
NC- 020|
NP- 002|
PN- WO 9318466 A1 19930916 WO 93US1976 A 19930301 199338 B|
PN- US 5664112 A 19970902 US 92844225 A 19920302 199741|
AN- <LOCAL> WO 93US1976 A 19930301; US 92844225 A 19920302|
AN- <PR> US 92844225 A 19920302|
CT- 3.Jnl.Ref|
FD- WO 9318466 A1 G06F-015/21
 <DS> (National): CA JP KR
 <DS> (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE
FD- US 5664112 A G06F-017/60|
LA- WO 9318466(86); US 5664112(47)|
DS- <NATIONAL> CA JP KR|
DS- <REGIONAL> AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE|
AB- <BASIC> WO 9318466 A
 The appts. provides management procedures including form generation and compliance with reporting requirements for safe disposal of hazardous substances. The appts. includes six functional groupings and a database scheme (71). The six are a Hazardous Materials Index (11) which maintains a chemical location table for hazardous substances at a facility. Hazardous Materials Management (31) for tracking the movement and use of hazardous substances at the facility.
 Human Resource Management (41) for monitoring exposure of each worker to specified hazardous substances. Hazardous Commitment Management (61) for monitoring compliance requirements. Hazardous Waste Management (51) for monitoring selected waste management and Hazardous Permit Management (21) for monitoring approvals, renewals and expirations of regulatory agency permits allowing storage, usage or emission of specified hazardous substances.

ADVANTAGE - One integrated system provides six functional groupings and relational database scheme that integrates any number of these gps. and allows them to share or exchange information on

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hazardous substances for in-house and regulatory compliance related functions.

s. a

Dwg.1/361

AB- <US> US 5664112 A

Apparatus for monitoring handling of hazardous substances at a facility to promote compliance with applicable laws governing such substances, the apparatus comprising:

Hazardous Materials Index data means for constructing and recording a Chemical Profile for pure chemicals and mixtures thereof containing information on physical and chemical properties, health and safety hazards, handling procedures, and emergency response procedures, for a hazardous substance used or produced at the facility for which a Material Safety Data Sheet is required, and for maintaining a chemical location table containing an inventory of hazardous substances, including amounts and concentrations thereof, that are present at a given time at each of a selected group of locations at a facility;

Hazardous Materials Management data means for receiving and recording information on arrival of a hazardous substance at, and departure of a hazardous substance from, the facility, for determining whether a Material Safety Data Sheet exists for such substance and, if this Sheet is not yet available, for creating a commitment by the facility to acquire or prepare a Material Safety Data Sheet for such hazardous substance if such substance is received or produced at the facility, for tracking the movement and use of a hazardous substance at the facility, for maintaining and storing for at least one chemical process that occurs at the facility a process definition, including what mixtures, process by-products, waste by-products, chemical emissions and waste discharges are generated or consumed at each stage of such process, and for determining the amount of a hazardous substance stored at the facility at a given time;

Hazardous Permit Management data means for monitoring and recording applications, approvals, renewals and expirations of regulatory agency permits allowing the facility to store, use, emit or discharge specified hazardous substances, for monitoring and recording facility chemical emissions and waste discharges and the results of detection and testing of specified hazardous substance emissions and discharges, for monitoring and recording variations between actual emissions and discharges and permitted emissions and discharges, and for monitoring and recording the results of source reduction measures, if any, implemented at the facility;

Human Resource Management data means for monitoring and recording exposure of each **worker** at the facility to specified hazardous substances, for determining when, if at all, a **worker** has received a maximum permissible exposure to any of these specified hazardous substances at the facility, for monitoring and recording reported work-related illnesses and injuries for one or more **employees** at the facility, and for monitoring and recording work-related **training** received and to be received by each **worker** at the facility;

Hazardous Waste Management data means for monitoring and recording selected waste management information concerning the facility, including production, accumulation, treatment and disposal of hazardous waste, for constructing and recording a Waste Profile containing information on physical and chemical properties, health and safety hazards, handling procedures, and emergency response procedures, for a hazardous substance produced at the facility, for monitoring and recording the changes, if any, in hazardous waste produced, based upon process modification, input material substitution, reformulation of an end product produced at the facility or modifications in inventory

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management implemented at the facility, for monitoring the length of time a hazardous waste has accumulated in a given waste container at the facility, for monitoring and recording the size, location, use, movement, treatment and disposal of a hazardous waste container at the facility, for creating a commitment and recording completion of that commitment, to dispose of hazardous waste accumulated in a waste container when the time this waste has been accumulated in that container reaches a selected time interval, and for generating hazardous waste labels and Uniform Hazardous Waste Manifests to be used with a container containing hazardous waste that is to be disposed of away from the facility Hazardous Commitments Management data means for monitoring and recording hazardous substance compliance requirements, and the time requirements, if any, for such compliance, applicable to the facility, for advising the facility of safety inspections, examinations of safety equipment and equipment decontaminations to be performed periodically, and for monitoring creation of periodic hazardous substance reports for the facility; and

a database means, connected to each of these six data means, for integrating these six data means, for identifying data that are common to at least one designated pair of data means, and for creating, storing and updating these common data so that such data can be accessed and used by each member of a pair of data means to perform tasks assigned to that data means to facilitate exchange of information between at least one of the following pairs of data means:

Hazardous Materials Index data means and Hazardous Materials Management data means;

Hazardous Materials Index data means and Hazardous Permit Management data means;

Hazardous Materials Index data means and Human Resource Management data means;

Hazardous Materials Index data means and Hazardous Waste Management data means;

Hazardous Materials Index data means and Hazardous Commitment Management data means;

Hazardous Materials Management data means and Hazardous Permit Management data means;

Hazardous Materials Management data means and Human Resource Management data means;

Hazardous Materials Management data means and Hazardous Waste Management data means;

Hazardous Materials Management data means and Hazardous Commitment Management data means;

Hazardous Permit Management data means and Hazardous Waste Management data means;

Hazardous Permit Management data means and Hazardous Commitment Management data means;

Human Resource Management data means and Hazardous Waste Management data means;

Human Resource Management data means and Hazardous Commitment Management data means; and

Hazardous Waste Management data means and Hazardous Commitment Management data means.

Dwg.1/361

- DE- <TITLE TERMS> MONITOR; HANDLE; HAZARD; SUBSTANCE; FACILITY; PROMOTE; COMPLIANT; APPLY; LAW; GOVERN; SUBSTANCE; INTEGRATE; APPROACH; MANAGEMENT; ACTIVE!
- DC- T01
- IC- <MAIN> G06F-015/21; G06F-017/60 |
- MC- <EPI> T01-J05B4; T01-J08A1

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FS- EPIII

13/4/11 (Item 1 from file: 347)

FN- DIALOG(R)File 347:JAPIO
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.
TI- DISPLAY METHOD FOR SYSTEM OF OCCUPATIONAL SKILL DEVELOPMENT
PN- 2003-099543 -JP 2003099543 A-
PD- April 04, 2003 (20030404)
AU- SHIMAMOTO YUTAKA; YUASA YUKITOSHI; NAGANO HIDEHIRO
PA- EMPLOYMENT & HUMAN RESOURCES DEVELOPMENT ORGANIZATION OF JAPAN
AN- 2001-286667 -JP 2001286667-
AN- 2001-286667 -JP 2001286667-
AD- September 20, 2001 (20010920)

G06F-017/60 ; G06F-017/30; G09B-019/00

AB- PROBLEM TO BE SOLVED: To support creating a course selection and a curriculum creation for **training** and retraining; which aims at development or improvement of ability necessary for **worker**'s job performance, and to quickly select a course and create a curriculum for **training** and retraining which matches to needs of job market and economic market. SOLUTION: A form 5 is an example of system of occupational skill development 53 displaying by function 71, by hierarchy 72, by subject 73. In the by- function 71, all divisions of all organizations of a company are covered and displayed by function. The system of occupational skill development 53 is separated by 'division' 65, 'job' 66, and 'specialty basic' 67 which indicates 4 levels of **training** difficulty, 'specialty' 68, 'advanced specialty' 69, 'advanced combination and **integration**' 70 in columns. In the by-hierarchy 72, they are displayed by hierarchy of ages, experiences, positions. In the by-subject 73, as for a company, each target and subject of the organization is displayed from economic society and it's performance. COPYRIGHT: (C)2003,JPO

13/4/12 (Item 2 from file: 347)

FN- DIALOG(R)File 347:JAPIO
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.
TI- EMPLOYEE AND WORKER MANAGEMENT SYSTEM
PN- 2002-342541 -JP 2002342541 A-
PD- November 29, 2002 (20021129)
AU- HONJO YOSHIO
PA- GAKUSEI ENGOKAI CO LTD
AN- 2001-152285 -JP 2001152285-
AN- 2001-152285 -JP 2001152285-
AD- May 22, 2001 (20010522)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To speedily and easily perform the setting of a work shift schedule for dispatch-destination work by both **employees** and dispatched **workers**, attendance management, vacancy filling, **accounting** processing, etc. SOLUTION: The **employees** of a dispatch-destination company, dispatched **workers** from a dispatching company, and the work shift schedule for the dispatch-destination work filled with **workers** extracted are **integrated** and recorded in a database 2 to speedily and easily perform the attendance management, vacancy filling, **accounting** processing, etc., through Internet lines 10, 11 and 12. COPYRIGHT: (C)2003,JPO

Search Report from Ginger R. DeMille

13/4/13 (Item 3 from file: 347)

FN- DIALOG(R)File 347:JAPIO!
CZ- (c) 2004 JPO & JAPIO. All rts. reserv.|
TI- INTEGRATED TYPE INTERNAL BUSINESS SERVICE SYSTEM
PN- 2002-132980 -JP 2002132980 A-
PD- May 10, 2002 (20020510)
AU- SANTO TOORU; SHIBATA DAISUKE
PA- HITACHI KOUKIYOU SYST ENG KK
AN- 2000-329771 -JP 2000329771-
AN- 2000-329771 -JP 2000329771-
AD- October 30, 2000 (20001030)

G06F-017/60

AB- PROBLEM TO BE SOLVED: To eliminate the need for duplicate entry, to improve the work efficiency of business processings, to improve the utilization efficiency of a client side as well and also to secure security by integrating the outsourcing of internal business. SOLUTION: For internal business processings, such as financial affairs, remuneration and travel expense adjustments performed in respective self- govermental bodies and companies, the integration service of the business processings is performed through the Internet 30. Only code information is held in a database 13 of a server 10 and security information, such as employee names and subject titles corresponding to the code information is held in a security database 22 of the client side 20. Thus, the security is secured. Also, data inputted for the travel expense adjustment and remuneration calculation are temporarily kept on a server side 10, and the data are linked to financial accounting software 125.

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13/4/14 (Item 1 from file: 233)

FN- DIALOG(R)File 233:Internet & Personal Comp. Abs.|
CZ- (c) 2003 EBSCO Pub. All rts. reserv.|
TI- KeyCorp Web-enables HR systems -- Setup lets employees update their own files |
AN- 00475409|
AA- <Microcomputer Abstracts> 97CW10-310|
AU- Hoffman, Thomas|
JN- Computerworld|
PD- October 27, 1997|
CO- KeyCorp; PeopleSoft|
SO- v31 n43 p39-40|
PG- 2 Page(s)|
SN- 0010-4841|
LA- English|
DT- Articles, News & Columns|
PR- N/A|
GN- United States|

AB- Presents a case study of KeyCorp, the nations 14th largest bank , as it sought to develop a common human resources (HR) system to manage more than 25,000 employees across 46 states. States that Kathleen Starkoff, senior vice president at Key Services, the bank 's information systems and operations unit, said that the company has installed a hybrid system that includes a World Wide Web interface, an integrated voice-response system, and a core Human Resources system running PeopleSoft's software. Says that managers can now dial into the bank 's HR systems intranet and access employ information from wherever they want. Notes that, keeping with a current HR trend,

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employees enter and update their own personnel information. Adds that Starkoff says that this strategy allows HR staff to do HR work, rather than data entry. Includes one photo. (bjp) |

DE- Human Resources; Banking; Personnel; Case Study; Corporate Strategy ; Trends |
ID- KeyCorp; PeopleSoft |

13/4/15 (Item 1 from file: 256)
DIALOG(R) File 256:TecInfo\$ource
(c)2004 Info.Sources Inc. All rts. reserv.

PRODUCT NAMES: Synapse Prepare (105651); InSite (070025); Brisque (700355)

TITLE: Workflow: horizontal, vertical and all-purpose

Creo's Synapse Prepare, InSite, Brisque, and Prinergy are highlighted in a discussion of Web services as a technology that can lower the cost of, and ease integration in, workflow automation projects. Creo provides module-based software products for the printing industry that automate the workflow process, communicate with management information systems, and allow collaboration with customers. Synapse Prepare permits specification of settings for the content creator, and the settings are instantly populated to multiple dialog boxes that make sure files are built without errors and move more smoothly through the workflow of the vendor. Synapse InSite permits collaboration by offering customers secure Web-accessibility to prepress files. With Synapse InSite, customers can proof jobs online, annotate, approve/reject pages, and get job status information. Brisque and Prinergy are workflow products that push each job through prepress tasks. Workflow can be linked to an information system, which means that production decision effects can be known immediately. Motheral Printing Company uses Prinergy to extensively automate its workflow. Synapse Prepare can allow the client to submit a document without errors. Ultimus's Ultimus Workflow provides human resources functions. One user, a county government, says its review and approval process for merit raises has been automated and integrated with its document management and HR information system .

13/4/16 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06404036
Isofac, US firm join hands to eye enterprises
THAILAND: JOINT EFFORTS IN I.T. SOLUTION
Bangkok Post (XBN) 4 Dec 1996 Database P.3
Language: ENGLISH

In Thailand, International Software Factory (Isofac) and Hunter Group of the US have forged an alliance to enhance the applications of their PeopleSoft HRMS (Human Resource Management System). The new areas of interest for its information technology (IT) solution are banks , telecommunication and financial institutions. Isofac will be in charge of implementation and distribution while, the consulting firm, Hunter Group will contribute its forte in consultancy to the partnership. PeopleSoft HRMS has integrated 3 aspects consisting of Human Resource, Payroll and

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Time & Labour. At a low end cost of B 3 mn for a 1,000 staff firm, the program once implemented will feature object oriented technology, PC and workflow **integration**, a client/server architecture and graphical user interface. The solution can support both Lotus Notes and Microsoft package. Besides, the open platform can support multiple RDBMS of Oracle, Infomix and Sybase. Isofac has also translated the program into Thai language. The venture has predicted a potential of 10 **accounts** by the end of 1997.
?

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```
? show files;ds
File 15:ABI/Inform(R) 1971-2004/Aug 13
    (c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Aug 13
    (c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Aug 13
    (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Aug 13
    (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Aug 13
    (c) 2004 The Gale Group
File 9:Business & Industry(R) Jul/1994-2004/Aug 12
    (c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Aug 13
    (c) 2004 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2004/Aug 13
    (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Aug 13
    (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Aug 13
    (c) 2004 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2004/Aug 12
    (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Aug 13
    (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire.
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
File 13:BAMP 2004/Aug W1
    (c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Aug W1
    (c) 2004 The Gale Group
File 95:TEME-Technology & Management 1989-2004/Jun W1
    (c) 2004 FIZ TECHNIK
File 47:Gale Group Magazine DB(TM) 1959-2004/Aug 13
    (c) 2004 The Gale group
File 22:Employee Benefits 1986-2004/Aug
    (c) 2004 Int.Fdn.of Empl.Ben.Plans
```

Set	Items	Description
S1	8128439	EMPLOYEE OR EMPLOYEE?? OR WORKER OR WORKERS OR HIREE??
S2	1227627	EMPLOYER??? OR HIRER??
S3	5423071	INTEGRATED OR INTEGRATION
S4	9486488	ACCOUNT? ? OR FILE? ?
S5	14089072	(3RD OR THIRD) () (PARTY OR PARTIES) OR AGENT? ? OR (HEALTHC- ARE OR HEALTH()CARE OR INSURANCE OR BENEFITS) () (REPRESENTATIV- E? OR AGENT? ?) OR VENDOR? ? OR BANK? ?
S6	16084	S1 AND S2 AND S3 AND S4 AND S5
S7	32739	(HUMAN()RESOURCE OR HR OR PERSONNEL) (2N) (INFORMATION()MANA- GEMENT OR SYSTEM OR DATABASE? OR WAREHOUSE)
S8	16649281	INSURANCE OR BANKING OR MERCHANDISING OR ACCOUNTING OR HEA- LTHCARE OR TRAINING OR VENDORS
S9	2672	S7 AND S3 AND S4 AND S5
S10	532784	(S1 OR S7) AND S3 AND S8
S11	0	IC=GOF-017/60 AND S10
S12	2672	S9 OR S11
S13	2267	S12 NOT S6

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S14 1220 S1(2S)S2(2S)S3(2S)S4(2S)S5
S15 263 S7(2S)S3(2S)S4(2S)S5
S16 176071 (S1 OR S7)(2S)S3(2S)S8
S17 243 S1(S)S2(S)S3(S)S4(S)S5
S18 40 S7(S)S3(S)S4(S)S5
S19 29 S18 NOT PY>2001
S20 22 RD (unique items)
S21 75 S17 NOT PY>2001
S22 75 S21 NOT S20
S23 62 RD (unique items)
?

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? t20/3,k/all

20/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00965481 96-14874
Can you still say, "It's only payroll"?
O Connell, Sandra E
HRMagazine v40n1 PP: 33-37 Jan 1995
ISSN: 1047-3149 JRNL CODE: PAD
WORD COUNT: 1062

...TEXT: system that is operated in-house.

Everyone should understand the difference between an integrated payroll/ **HR system** and one that is interfaced as well as the consequences of each for data maintenance. In a truly **integrated system**, payroll and **HR** share one master **employee database**. When **HR** changes an address or status code, the information is in one **file** that payroll will access. In an interfaced payroll/ **HR system**, the change in **HR** has to be transmitted to the payroll system to update payroll **files**. In most cases, the interface is transparent to the user; that is, the **files** are transferred electronically on a regular basis. This solution can be quite satisfactory. Having the same **vendor** for payroll and **HR** functions does not necessarily mean that the **files** are truly **integrated**. Although integrating payroll and **HR** is desirable, the catch is that you may trade **HR**...

20/3,K/2 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00747423 93-96644
Business resumption planning: Are all aspects considered?
Harrison, John S
Texas Banking v82n4 PP: 17-18 Apr 1993
ISSN: 0885-6907 JRNL CODE: TXB
WORD COUNT: 934

...TEXT: continue service to remote inquiry terminals in the bank's operations centers and ATM networks.

Banks are now expanding their business resumption planning process to include stand-alone and networked personal...

... for the off-site storage of critical microcomputer data. Local area networks with increasingly powerful **file servers** need to have baclorlp services performed daily. There are now centers available from microcomputer and LAN systems **integration** firms that allow remote access to operational LAN systems with the **bank** from its alternate locations. Additionally, for a true disaster, data stored offsite from LAN **file servers** can be loaded onto configured LANs in the systems integrator's center and then staffed by the **bank**'s operational **personnel**. Probably no **system** is as difficult to replicate as a **bank**'s telecommunications **system**. It is not normally possible to have a hot standby PBX (Private Branch Exchange) telecommunications syscem available

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at an alternate site to immediately begin receiving calls from bank customers. There are some services available for local telephone companies and major long distance carriers...

20/3,K/3 (Item 3 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00711561 93-60782

1993 market directory supplement

Anonymous

Computers in Healthcare v14n6 PP: 26-32 Jun 1993

ISSN: 0745-1075 JRNL CODE: CIH

WORD COUNT: 4057

...TEXT: reports, ADT interface orders interface, results interface, equipment interface, patient accounting (accounts receivable), patient registration system, personnel / human resource management, pharmacy, physician office system, power/surge protectors, project management system, quality assurance/utilization review...

20/3,K/4 (Item 4 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00415441 88-32274

Who Should Have Control, Personnel or Payroll?

Miller, Bonnie; Simon, Sidney H.

Software Magazine v8n10 PP: 54-59 Aug 1988

ISSN: 0279-9782 JRNL CODE: SMG

ABSTRACT: A modern and efficient human resource system calls for integrated payroll and personnel functions, rather than the separate line organizations currently found in most organizations. Separate systems must share much of the same data. While human resource software vendors adapt to their customers' needs in product offerings, many of them use an integrated approach internally. Vendors who do not fully adopt the integrated approach cite data security as the reason. However, Information Science Inc.'s Jeffrey Knapp dismisses this argument, stating that his company builds in sufficient file security. Dale Ruby of Security Pacific believes an integrated system can cut computer processing charges. Even more significant may be reductions in duplicate entry...

... term savings as well. Top-down direction from top management may be necessary for successful integration .

20/3,K/5 (Item 1 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

04717382 Supplier Number: 46945171

Isofac, US firm join hands to eye enterprises

Bangkok Post, p3

Dec 4, 1996

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Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

...of the US have forged an alliance to enhance the applications of their PeopleSoft HRMS.(Human Resource Management System). The new areas of interest for its information technology (IT) solution are banks , telecommunication and financial institutions. Isofac will be in charge of implementation and distribution while, the...

...firm, Hunter Group will contribute its forte in consultancy to the partnership. PeopleSoft HRMS has integrated 3 aspects consisting of Human Resource, Payroll and Time & Labour. At a low end cost...

...000 staff firm, the program once implemented will feature object oriented technology, PC and workflow integration , a client/server architecture and graphical user interface. The solution can support both Lotus Notes...

...also translated the program into Thai language. The venture has predicted a potential of 10 accounts by the end of 1997. ...

20/3,K/6 (Item 1 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06497323 SUPPLIER NUMBER: 14041993 (USE FORMAT 7 OR 9 FOR FULL TEXT)

How IS can answer corporate needs with client/server computing.

(information systems) (includes related articles on client/server tools and client/server implementations by a variety of companies) (Client/server Computing supplement)

Datamation, v39, n12, ps2(17)

June 15, 1993

ISSN: 1062-8363 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 10489 LINE COUNT: 00925

... many organizations are measured in years.

The vast selection of client/server applications available from vendors continues to grow as new companies enter the marketplace and older, traditional system software houses...

...leader in HR/payroll software systems, Cyborg Systems was one of the first HRMS application vendors to release a client/server version of its product, The Solution Series[R] a human...

...three other financial management applications. Ross Systems' Renaissance CS Financial Series--which includes General Ledger, Accounts Payable, and Accounts Receivable--and its Human Resource CS Series, containing Human Resource and Payroll applications, can be customers the flexibility to use the modules their needs require. SAP's integrated software applications support a wide range of business functions, including financial, managerial and cost accounting...

20/3,K/7 (Item 2 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

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05385682 SUPPLIER NUMBER: 11125145

Voice response helps food chain handle rapid growth. (Chick-fil-A Inc.'s
interactive voice response system)

Molloy, Maureen

Network World, v8, n32, p27(2)

August 12, 1991

ISSN: 0887-7661

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: input. A minicomputer then consolidates the information and transmits it to Chick-fil-A's bank, which transfers funds from each restaurant's account to the corporate account.

20/3,K/8 (Item 3 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04056348 SUPPLIER NUMBER: 07441164 (USE FORMAT 7 OR 9 FOR FULL TEXT)

British Coal's forgotten Compower bureau seeks a higher public profile.

(British Coal Corp.; Compower Ltd.). (company profile)

Computergram International, n1224, CGI07200017

July 20, 1989

DOCUMENT TYPE: company profile ISSN: 0268-716X LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 461 LINE COUNT: 00037

... and pays employees at pre-determined intervals through BACS. Dovetail also uses Percom's PMS system for personnel records, and has a pension administration system Pensad as well as an interface to electronic time recording systems which can link the payroll service to provide integrated wages and attendance information. As for the future, Compower is planning to expand, adding more...

20/3,K/9 (Item 1 from file: 275)

DIALOG(R) File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01305543 SUPPLIER NUMBER: 07743023 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Vertical market applications software. (listing of software packages)

(directory)

DG Review, v7, n1, p21(6)

Summer, 1989

DOCUMENT TYPE: directory ISSN: 1050-9127 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 7679 LINE COUNT: 00725

... s Simplified Escrow Accounting System (S.E.A.S.), a batch-entry system with full bank reconciliation, daily and monthly statements, and file searching options. ...602) 780-1060 MBA SYSTEMS, LTD. Application: Real estate/property management accounting Description: This fully integrated accounting package has been designed to support developers, syndicators and property managers. Individual modules include...

...properties. This includes escalations, bill backs, reimbursable items, complete tenant histories and abstracts. Price: Contact vendor CPU: Desktop, Eclipse, MV/Family, Eclipse compatible Operating Systems: AOS,

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AOS/VIS, MP/AOS Languages...

20/3,K/10 (Item 2 from file: 275)
DIALOG(R) File 275:Gale Group Computer DB(TM)
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01286691 SUPPLIER NUMBER: 07282565 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Top 10 bank software companies.

Landis, Ken

Computers in Banking, v6, n1, p20(14)

Jan, 1989

ISSN: 0742-6496 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 11594 LINE COUNT: 00930

... he wants to change the direction of his company.

Kirchman's product line is fully integrated and modular. The company has developed all of its own programming and user utilities including...

...and can be brought up in phases, or in the case of the 4000, the bank can limit its use to certain modules. The 4000 modules are transactions, loans, deposits, and...

...software products include: mortgage loan, loan origination and tracking, commercial loan, automated clearing house software, account reconciliation, automated teller machine switch products, item management and control, asset/liability management, and on-line marketing model, customer profitability analysis, and a payroll/ personnel system .

By segmenting its product family by processor size, Kirchman has established its presence across banks...

20/3,K/11 (Item 3 from file: 275)
DIALOG(R) File 275:Gale Group Computer DB(TM)
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01246003 SUPPLIER NUMBER: 06829743 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vertical market applications software. (supplement to DG Review)

(directory)

DG Review, v8, n10, pS25(11)

June, 1988

DOCUMENT TYPE: directory ISSN: 1050-9127 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 10696 LINE COUNT: 01010

... Product Name: Management Information System (MIS) Description: MIS is a sophisticated software package that includes accounts receivable, accounts payable, payroll, inventory control, general ledger, purchase orders and sales analysis. The standard MIS package...

...pricing, customer/product class pricing, serial number tracking, commission accounting, inventory control, sales analysis, purchasing, accounts receivable, accounts payable, general ledger and payroll. The Wholesale Distribution System is menu-driven and is easy...

...Retail Description: Wholesale/Retail is a fully integrated system which controls inventory, order entry, invoicing, accounts receivable and

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pricing for wholesale or retail distribution of hard goods, such as automotive parts...

...D+MS Description: This comprehensive online wholesale distribution package includes order processing, purchasing inventory control, accounts receivable, sales analysis, general ledger, accounts payable, payroll and more. The software is ideally suited for lumber, building material, millwork, floor...

...Information Management) Description: TRIM is a comprehensive and tightly integrated financial product, marketing, project and personnel information management system with the following features: human-engineered, optimum performance from a virtual architecture, sophisticated database, realtime...

...discriminating companies to improve decisions by analyzing resource information. Available modules: General Ledger/Financial Planning, Accounts Payable, Cash Requirements Forecasting, Accounts Receivable, Credit Reporting and Analysis, Fixed Assets, Payroll, Personnel/Benefits Administration, Project Management, Purchasing, Inventory...

...Wholesale And Retail,Distribution) Description: The system is a complete, user-friendly vertical market package. File structures enable custom tailoring to suit a variety of wholesale distribution businesses. Comprehensive capabilities include...

...with order tracking from planned to received and paid, inventory control and detailed sales analysis. Integrated payroll and accounting software are ...current status and future projection, help to insure that correct levels are maintained. Price: Contact vendor CPU: Desktop, Nova, Eclipse, MV/Family, PCs Operating Systems: RDOS, AOS Languages: Interactive COBOL, FORTRAN...

...independents in the U.S. and Canada. Complete conversion packages are available for most major vendors , including Triad, Mylee, IBM, Burroughs, Sperry and Data General. Price: Contact vendor CPU: Desktop, MicroEclipse, Eclipse, MV/Family Operating Systems: RDOS, AOS, AOS/VS Languages: Interactive COBOL...

...to any business that requires all or part of the following: inventory, purchasing, price changes, accounts receivable control, point of sale invoicing, work-in-process control and purchase and marketing reports, inventory turn, inventory obsolescence, inventory marketing, accounts payable, general ledger, trial balance and operating statements. Price: \$7,000 CPU: MicroNova, Nova, MicroEclipse...

20/3,K/12 (Item 1 from file: 9)
DIALOG(R) File 9:Business & Industry(R)
(c) 2004 The Gale Group. All rights reserved.

2000733 Supplier Number: 02000733 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Human Resource Management Software
(ACLT Computing will launch its Prime Human Resource Management System
aimed at medium to large businesses)
Newsbytes News Network, p N/A
November 19, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)

Search Report from Ginger R. DeMille

LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 515

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...HRMS was developed using Centura Software's SQLBase and can interface with SAP and any **third party** General Ledger (GL). The core modules of the Prime HRMS usually consists of System Manager...

TEXT:

MANILA, PHILIPPINES, 1997 NOV 19 (NB) -- By Jennifer B. Malapitan, Metropolitan Computer Times. Prime **Human Resource Management System** (HRMS), a Philippine-developed **integrated** client/server Windows application geared for medium to large business establishments, will be launched on...

...business applications. Prime HRMS consists of 13 modules and/or subsystems, namely: System Manager, 201 **File**, Employment Profile, Manpower Management, Recruitment, Succession and Career Planning, Competency and Skills Management, Training and...

...M. Cubillo, marketing manager of ACLT Computing, Inc., stressed that the subsystems are so tightly **integrated** to give users a complete and comprehensive system that will address all aspects of human...

...HRMS was developed using Centura Software's SQLBase and can interface with SAP and any **third party** General Ledger (GL), according to Cubillos. Besides SQLBase and Microsoft's SQL Server, the executive...

...Newsbytes gathered. As for marketing the product, Cubillo recalls that it used to be that **vendors** can sell anything to the market particularly at the onset of the decade. "As far...

...payroll requirements. Last year, ACLT came up with Time and Attendance module to complement Payroll. **Personnel Information System** and Recruitment modules are offered starting this year. Reported by Newsbytes News Network <http://www...>

20/3, X/13 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

14491818
PR Newswire California Summary, Wednesday, Jan. 03, 2001 up to 10:00 a.m.
PT
PR NEWSWIRE
January 03, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1308

... ProBusiness-Servcs (PLEASANTON) Consolidated Container Selects ProBusiness for Outsourced Payroll Processing, Payroll Tax Filing and **Human Resource Management System** Solutions LAW026 01/03/2001 09:02 r f bc-CA-KIPS-Opens-DC (SAN...

Search Report from Ginger R. DeMille

Word Count: 959

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...computers, PacketCluster Rescue software lets firefighters access up-to-date building content information, hazardous materials databases, personnel rosters, fire inspection data, hydrant maintenance records, and other fire suppression information. Before PacketCluster Rescue...

...from their vehicles within seconds. PacketCluster software's information on-demand and computer-aided dispatch integration increase firefighter effectiveness and efficiency by better preparing them to handle any emergency situation. Immediate...

...occupants with special requirements or medical conditions. Other important features of PacketCluster Rescue software include third - party applications, which invoke other applications from within PacketCluster Rescue software to integrate hazardous chemical data...

...under Windows 95 or Windows NT. Cerulean's open architecture provides a standard platform for integration of local or remote databases, such as the Sunpro records management system. The South County...

...lines into a network, or cluster, allowing different agencies to keep control over their own files , while allowing other members of the cluster access to theirs. PacketCluster Rescue software is based...

...its trademarked PacketCluster Patrol mobile law enforcement information system. PacketCluster software's open architecture promotes integration and fosters multi- tasking for hazardous materials databases, mapping programs, reporting packages, and other applications...

20/3,K/20 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

03334288 Supplier Number: 46855103 (USE FORMAT 7 FOR FULLTEXT)

UALBANY STUDENTS GET FREE HUMAN RESOURCE SOFTWARE

Productivity Software, v9, n11, pN/A

Nov 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 710

... 100 million with the flexibility and responsiveness they need to manage constant change.

PeopleSoft's human resource management system is an integrated suite of client/server-based applications for benefits administration, flexible spending accounts , various payroll function and payroll interface -- a function that links company human resource and deduction data to a third - party payroll system.

PeopleSoft's clients include Blue Cross and Blue Shield of New Jersey, AT...

20/3,K/21 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

Search Report from Ginger R. DeMille

? t23/3,k/all

23/3,K/1 (Item 1 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01654246 03-05236
New Medicare Choices
Legge, Tom
Employee Benefit Plan Review v52n12 PP: 66 Jun 1998
ISSN: 0013-6808 JRNL CODE: EBP
WORD COUNT: 920

...TEXT: Personal Responsibility and Work Opportunity Reconciliation Act of 1996, which mandates that each state's **employers** provide **accounts** on all newly hired **employees**. Charts and tables identify the state laws applicable to different issues. Also featured are summaries...

... 50 for shipping and handling), 380 pages This updated directory lists more than 1,100 **employee** compensation and benefit surveys that can be obtained from more than 265 associations, consulting firms...

... knowledge taking place throughout the practice. Prominent participants in the survey include AT&T, Barclays **Bank**, Kraft, MCI, USA Today, and the World **Bank**. New Medicare Choices, published by the United Seniors Health Cooperative, \$19.95, quantity discounts available...

...insurance market, including Medicare+Choice options, choosing a Medicare supplement or HMO, and Medical Savings **Accounts**. Who's Who in Self-Insurance Services 1998 Users Directory, published by the Self-Insurance...

...insurance industry is now available. Hundreds of listings are presented, both in the areas of **employee** benefits and **workers'** compensation. The directory can be accessed on the Internet at www.siia.org. The Behavioral ...

...Some 7,500 listings arranged into eight sections, including managed care organizations, information systems companies, **integrated** delivery systems, government agencies, provider organizations, and suppliers. The publication also discusses public sector behavioral...

23/3,K/2 (Item 2 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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01472041 01-23029
The transaction in a many language hypothesis
Chasse, J Dennis
Journal of Economic Issues v31n2 PP: 375-383 Jun 1997
ISSN: 0021-3624 JRNL CODE: JEI
WORD COUNT: 3663

...TEXT: of view-to use all economic languages and even to add his own-constructed to **account** for the complexities of a capitalist world where corporations own property; people own stock; **bank** credits are exchanged for commodities; and debts are bought and sold [Commons 1950, 45-6]. In this world, **workers** and **employers** engage in a sequence of

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transactions: bargaining transactions fix the terms of a contract; managerial...

... and negotiating can be costly for a firm, and this creates an incentive for vertical integration and the substitution of managerial and rationing transactions for bargaining transactions [Commons 1950, 43-5...

23/3,K/3 (Item 3 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00986599 96-35992

New program offers relational data base for plan administration

Anonymous

Employee Benefit Plan Review v49n8 PP: 24-25 Feb 1995

ISSN: 0013-6808 JRNL CODE: EBP

WORD COUNT: 645

...ABSTRACT: makes use of relational data base technology to facilitate the administration of retirement plans by 3rd party administrators and other plan administrators (TPA). The relational data base feature allows a TPA to store information about all of its client employers, all of the employers' plans, and all of the employers' employees in one file. As a result, information needs to be added only once for all applications, and a plan administrator can conduct a global search for information on all plans and all employees be accessing only the one file. Quantech also includes an optional integrated voice response system, which allows users to make changes to personal identification numbers, request information regarding investment returns, request account information, and do loan modeling, among other things.

23/3,K/4 (Item 4 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00401701 88-18534

Flexible Benefits for Small to Medium-Sized Companies

Hamilton, Eugene K.

Topics in Total Compensation v2n3 PP: 277-286 Spring 1988

ISSN: 0888-6032 JRNL CODE: TTC

...ABSTRACT: case that small- to medium-size firms are reluctant to consider flexible benefits for their employees. The Tax Reform Act of 1986 has eliminated much of the confusion about flexible plans...

... that may be involved in developing and implementing a flexible benefits program are: 1. the employers, 2. the consultant, insurance brokers, or outside legal counsel, 3. the third - party administrator, 4. the insurance carriers or health maintenance organizations, and 5. the employee. Small firms without a human resources department or a benefits specialist must depend on outside...

...and implementing a flexible benefits program. Evaluation of software for flexible benefits and flexible spending account administration should consider: 1. the annual enrollment process, 2. data entry and maintenance, 3. employee and employer reports, 4. flexible spending accounts, 5.

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discrimination testing; and 6. integration with 401(k) plans. . .

23/3,K/5 (Item 5 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00328886 86-29300

Private Pensions: Where Are They Going? (Part 2)

Bussewitz, Walter

Life Association News v81n8 PP: 25-31 Aug 1986

ISSN: 0024-3078 JRNL CODE: LAN

...ABSTRACT: such key areas as defined benefit plans, and important changes involve 5-year vesting, new integration requirements, new lower tax rates, and limits on individual retirement accounts (IRA) and 401(k)s. A persistent problem has been the lack of pension participation by small business, particularly in nonunionized small firms. Findings from recent focus groups of small employers suggest that they are not well-educated about pension plans, that they did not want...

... spend the time to investigate pension options, and that they were not familiar with Simplified Employee Pensions. Despite changes that are restricting employee benefit growth, the market for retirement plans remains large, and the role of the agent will be important to future growth in this area.

23/3,K/6 (Item 6 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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00223935 84-02496

Banks and Collective Bargaining: The "Appropriate Bargaining Unit" Question

Linett, Howard B.

Banking Law Journal v100n9 PP: 807-832 Nov/Dec 1983

ISSN: 0005-5506 JRNL CODE: BLJ

ABSTRACT: The single most important issue facing a bank when a petition for representation is filed with the National Labor Relations Board (NLRB) is what constitutes an appropriate bargaining unit in the banking industry and which bank employees are to be included in that unit. Analysis of recent rulings of the NLRB and...

...courts shows that the NLRB's single-location unit presumption - that one location in an integrated multilocation enterprise constitutes an appropriate bargaining unit - has been applied to the banking industry so as to find as an appropriate bargaining unit an individual branch bank within a multibranch system. Banks seeking to avoid a single branch bank being deemed the bargaining unit can eliminate the independence of the branches, eliminate obstacles to total integration, and take steps to maximize an employer-wide community of interest. For those banks at which achieving "integration" is impracticable or which are otherwise unable to rebut the "presumption of appropriateness," traditional approaches...

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23/3,K/7 (Item 7 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00170555 82-12116

Tackling New Benefit Opportunities

Johnson, Joseph E.

National Underwriter (Property/Casualty) v86n16 PP: 10, 93 Apr 16, 1982
ISSN: 0163-8912 JRNL CODE: NUN

...ABSTRACT: Internal Revenue Service (IRS) and the Economic Recovery Tax Act of 1981 (ERTA) have presented **employee** benefits administrators with a new set of problems and opportunities. The role of the Individual Retirement Accounts (IRA) was expanded by ERTA. The IRA is available to nearly all **employees** regardless of participation in other qualified plans. Matters were complicated when the IRS issued a...

... Internal Revenue Code Section 401(k), which was adopted in the Revenue Act of 1978. **Employee**-benefits specialists must also consider the role of Incentive Stock Options (ISOs), though ISOs will normally be important to a relatively small number of executive-level **employees** because they are integrated into compensation plans. Several options are available to employers : 1. ignore IRAs, leaving the field open to **banks**, insurers, and other providers, 2. become involved only to the extent of informing **employees** of IRA opportunities available elsewhere, 3. establish a payroll deduction system, or 4. establish a new corporate plan permitting **employees** to make voluntary contributions. Companies will have many opportunities for creative design and implementation of **employee** programs.

23/3,K/8 (Item 8 from file: 15)
DIALOG(R) File 15:ABI/Inform(R)
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00164934 82-06495

IRA's and SEP's: Retirement Plans Made Easy

Bednarz, Martha; Wood, Robert
Inc. v4n3 PP: 136, 139 Mar 1982
ISSN: 0162-8968 JRNL CODE: INO

ABSTRACT: Small companies have several new options in providing pensions for **employees**. Payroll deduction individual retirement accounts (IRAs) can give most small firms a workable, uncomplicated retirement plan at no cost to the firm. The Simplified **Employee** Pension (SEP) plan can provide a company-funded retirement plan with relatively few administrative requirements. The SEP can be integrated with the Social Security **employee** retirement contributions. An **employee** can contribute to an ordinary IRA and be the recipient of an SEP-IRA contribution from the **employer** in the same year. This enables highly compensated **employees** to use 2 programs as a tax shelter. There are rules for withdrawing from the accounts, with penalties attached for early withdrawal. Although the contributions are deducted from income, providing an...

... IRS) has the appropriate forms containing information on instituting an SEP. Private firms, such as **banks**, brokerage houses, or mutual funds, provide dependable plans and have the forms to fit almost any form of the plan an **employer** and **employees** may choose.

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23/3,K/9 (Item 1 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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08821543 Supplier Number: 76661544 (USE FORMAT 7 FOR FULLTEXT)

Updates.

Business Insurance, v35, p1
July 16, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1568

... BRIEFLY NOTE UNUMProvident Corp. and Kemper Insurance Cos. are forming an alliance to jointly offer **employers** unbundled **integrated** disability management products. Under the alliance, UNUMProvident will provide **employers** with disability income protection coverage, as well as manage related claims. Long Grove, Ill.-based Kemper will provide **workers** compensation coverage, and unbundled claims management services will be provided by Gallagher Bassett Services Inc., a **third - party** administrator based in Itasca, Ill. GENEX Services Inc., a UNUMProvident subsidiary, will provide case management...

...U.S. District Court judge in Charleston, S.C., last week dismissed a tobacco lawsuit **filed** against the U.S. cigarette-making unit of Philip Morris Cos. Inc. The suit, which claimed that cigarettes are defective in design, was **filed** by the widow of a smoker who died of lung cancer in 1997 at age...

23/3,K/10 (Item 2 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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08597035 Supplier Number: 66668196 (USE FORMAT 7 FOR FULLTEXT)
Privacy efforts may hinder workers comp system. (proposed laws governing privacy of medical records could have unintended consequences) (Brief Article)
WOJCIK, JOANNE
Business Insurance, v34, p11
Oct 30, 2000
Language: English Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 943

The proposals also could hinder **employers**' attempts to integrate occupational and non-occupational disability management, pointed out William P. Molmen, general counsel for the **Integrated** Benefits Institute in San Francisco. ``Pay careful attention to what the Department of (Health and...

...prison in some cases. Notwithstanding these penalties, the privacy laws would certainly lead to higher **workers** compensation costs, said Thomas A. Dare, general counsel for Kemper National Services Inc. in Plantation...
...of time it will take to resolve them. While some of the proposals would allow **workers** comp claimants to sign releases waiving their privacy

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rights, ``you still would have to have multiple authorizations from workers '' to obtain medical information, Mr. Oxford said. ``The problem is, chasing after the worker to get a signed authorization is going to be a huge problem,'' he said. It...

...authorization, he said. ``If one of the uses is not covered, you're handing the worker and their attorney a barrel that they can hold you over to inflate the settlement...

...Mr. Dare. Historically, there has been a distinction between how medical information is handled in workers compensation cases and how it is dealt with in non-occupational medicine. Employees who file workers compensation claims have, essentially, given up their right to privacy, because medical information must go to third parties -including the employer , insurers and adjusters-to expeditiously resolve the claim, Mr. Dare explained. But this free flow...

...to give lawmakers time to resolve confusion it has raised among medical providers, hospitals and workers comp insurers. ``We need to maintain the distinction between exchanging information and the use of...

23/3,K/11 (Item 3 from file: 16)
DIALOG(R) File 16:Gale Group PROMT(R)
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08359820 Supplier Number: 70775863 (USE FORMAT 7 FOR FULLTEXT)
**Service expectations, capital investments force TPA buyouts.(Third-party
administrators (Insurance))**
FLETCHER, LEE
Business Insurance, v35, p12
Feb 19, 2001
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1229

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
To survive the high volume of consolidation in their industry, many third - party administrators are being forced to either cash in their chips or spend the time and...

...smaller TPAs will have to decide whether to align with others, Mr. Kinder said. Cambridge Integrated Services Group Inc., a division of Aon Services Group Inc., is an example of the...

...got the panacea yet, but we're moving closer and closer'' to measuring value to employers . Christopher E. Barnes, president of ESIS Inc., a unit of ACE USA, said that companies...

...only area undergoing consolidation, Mr. Barnes noted. He explained that through mergers and acquisitions, many employers are finding themselves in entirely new geographic areas and needing TPAs that can serve them...

...from smaller regional TPAs to ESIS simply based on the size and complexity of the accounts as they grow. Also in the TPA industry, pricing is up slightly-in the 3...

Search Report from Ginger R. DeMille

customer base," he said. The company is replacing consultants in technology areas with full-time **employees**, with the cost offset by a number of outsourcing initiatives. MetLife's institutional business had...

... Separately, MetLife said the Federal Reserve Board has approved its application for status as a **bank** holding company, as well its acquisition of Grand **Bank** N.A. of Kingston, N.J. The company signed a definitive agreement in August 2000 to acquire Grand **Bank**, a nationally chartered **bank**. It said it is the first insurer to buy a **bank** since the passage of the Gramm-Leach-Bliley Act, which allows **banks**, insurance companies, investment **banks** and other financial institutions to operate as affiliated companies under a financial holding company. Benmosche... platforms for 2002 and offer more banking services products. As of Sept. 30, 2000, Grand **Bank**, which will be renamed MetLife **Bank** N.A., had total assets of about \$84 million. The entity will initially offer traditional banking services such as checking and savings **accounts**, certificates of deposit, money market **accounts**, debit cards and online banking and bill payments, the company said. MetLife is rated A...

23/3,K/38 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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14644900 (USE FORMAT 7 OR 9 FOR FULLTEXT)
National Payment's Payroll Direct Deposit Reduces Expense, Improves Productivity
PR NEWSWIRE
January 15, 2001
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 891

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... interest immediately on payroll deposits.

How it works

National Payment's payroll Direct Deposit allows **employees** to have their pay electronically credited to their **bank accounts**, whether checking, savings or other **account**, at most financial institutions, including **banks**, credit unions or savings and loans. It utilizes software that has been **integrated** into the **employer**'s software program as the result of partnerships with more than 20 major payroll software **vendors**; or standalone software provided by National Payment at no cost. The Company also provides communications tools to aid **employers** in promoting the service to **employees**.

Customers supply the Company with employee payment information by modem or via the Internet through...

23/3,K/39 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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09370101 (USE FORMAT 7,OR 9 FOR FULLTEXT)
Battle begins for MPF stakes
Clare Cheung
HONG KONG STANDARD

Search Report from Ginger R. DeMille

February 01, 2000

JOURNAL CODE: WHKS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 632

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the banks will be very flexible in pricing to achieve their stated target.

Hang Seng Bank's head of insurance Chan Kin-por said the banks will offer a wide variety of complimentary privileges for their MPF members. "For employers, we will offer such incentives as payroll easy service and corporate credit card benefits. For employees, we will give benefits on insurance products, credit cards and integrated account services."

Employees will be able to access their MPF accounts through the two banks' 950...

23/3,K/40 (Item 8 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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09315706

FOREIGN INVESTORS COUNCIL WHITE BOOK INVESTMENT CLIMATE IN ROMANIA
ROMANIAN BUSINESS JOURNAL

January 03, 2000

JOURNAL CODE: WRBJ LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4451

... of a central Commercial Register, reporting of progress is not always made. In addition, the files are not updated on a timely basis. 1.2 Foreign portfolio investment The FIC requested...public and any other bodies that will be affected by the proposed legislation, including economic agents, should have an opportunity to comment on the proposed action. The comments submitted from such...

... in better legislation. 2.2 Centralised reporting At present, a party wishing to inspect documents filed by a Romanian company is obliged to go to the commercial registry in the county...

... investors restructure companies into more efficient and competitive entities. There are often difficult issues regarding employee reduction, consolidation, spin-offs, capital calls and shareholder value. Many of these issues are confusing to the unsophisticated local investors and employees, and special techniques, genuine care and education must be utilised to avoid disruptive confrontations. We...

... Regii Autonome, banking, secured transactions, bankruptcy and insurance are examples of such progress. The quality and integration of these laws still require improvement. Unfortunately, too many changes resulting from widely disparate sources...

...always been a goal of the FIC. Until recently, Romanian legislation made it difficult for banks to record pledges over working capital, inventory of goods, receivables, etc. The foreclosure on collateral...

... is not presently in place and we understand that substantial monetary grants from the World Bank (perhaps USD 75 million) are required to put

Search Report from Ginger R. DeMille

the system into operation. At present, there...of censors increases the bureaucratic burden without any effective benefit. Additionally in the case of banks , the limited number of censors available who fulfil the requirements of the law, creates a...

... assets and liabilities are recorded in the balance sheet as a liability or asset in account numbers 477 and 476, respectively at the end of the year. 2.2 Inventory valuation...and retained earnings/(deficits) Reserves and retained earnings accounting require also some improvements: - Numerous Reserve Accounts ~~are~~ used in the preparation of the Statutory Accounts 'Bilantul'. - The Development Fund acts only as a memorandum account and has no effect on the Balance Sheet position. - The allocation to the Legal Reserve...

...been more than offset by the increases in contributions to various funds (effectively increasing the employer costs of employing additional staff to pre 1998 levels). 2 MATTERS FOR IMPROVEMENT Whilst the...

23/3,K/41 (Item 9 from file: 20)

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06189305 (USE FORMAT 7 OR 9 FOR FULLTEXT)

PRNewswire Midwest Summary Tuesday, July 13 to 4 -2-

PR NEWSWIRE

July 13, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1310

...in Kansas City, MO DETU005 07/13/1999 10:01 r f bc-MI-Independent-Bank (IONIA) Independent Bank Corporation Reports 12% Increase in Quarterly Earnings DETU008 07/13/1999 10:41 r f...

... 1999 14:26 r n bc-MI-Atty-Gen-lawsuit (LANSING) Michigan Attorney General Granholm Files Lawsuit Against Travel Companies And Robin Leach for Misleading Consumers DETU015 07/13/1999 14...

... Continental's Grain Operation MNTU016 07/13/1999 10:53 r f bc-MN-Ceridian-Employer (MINNEAPOLIS) Ceridian Employer Services Awarded HRMS Total Outsourcing Contract; United Defense, L.P. Selects Best of Breed for...

... r f bc-MN-Alliant-Tech-pers (MINNEAPOLIS) Alliant Techsystems Names Hopkins President of Alliant Integrated Defense Company MNTU019 07/13/1999 12:48 r f bc-MN-Deluxe-iDLX-Tech... 00 r a bc-MN-VA-Nasal-Flu-Vacc (MINNEAPOLIS) VA: Nasal Flu Vaccine Reduces Employee Absenteeism and

23/3,K/42 (Item 10 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter
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02970706

Eldorado Computing Aligns With Actuate Software Corp. to Provide Enterprise Reporting to Healthcare Payers

Search Report from Ginger R. DeMille

BUSINESS WIRE

September 30, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 923

... the data access needs of the client, from managed care to claims management. Customers include third party administrators, insurance companies, and self-funded employers. Actuate joins an extended list of strategic partnerships designed to provide Eldorado clients with the...

... developers and suppliers of health benefit management, managed care, case management and administration solutions to third - party administrators, self-funded employers, insurance companies, HMOs, PPOs and other managed care organizations. Eldorado is located at 5353 North...

23/3,K/43 (Item 11 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter

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02959130

Health Risk Management Reports Fourth Quarter and Fiscal Year 1998 Results

PR NEWSWIRE

September 29, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1313

... policy." Dr. McIlroy further stated that significant cost reductions have been achieved on the Oxford account in pharmacy, claims costs, vision care, home health care, inpatient utilization and administrative costs. Because...

... implemented fully and managed care operations are more fully implemented." Health Risk Management delivers electronically integrated health plan management services through its QualityFIRST(R) Medical Risk Management System(SM), which features...

... USA system with features such as fully accredited care management services, national provider networks, disability/ workers' comp management, disease/demand management and administrative services including electronic claim payment. HRM's clients include self-insured employers, HMOs, PPOs, IPAs, insurance companies, unions, hospital systems and government entities nationwide and in Canada...

... present in the Company's business and the competitive health care marketplace where clients and vendors commonly experience mergers or acquisitions, reconciliations, volume fluctuations, participant enrollment fluctuations, changes in member mix...having fully trained staff, having computer and telephone supported operations, and managing turnover of key employees and outsourced services to performance standards. While occurrences of these risks, and others periodically detailed...

23/3,K/44 (Item 12 from file: 20)

DIALOG(R) File 20:Dialog Global Reporter

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02914763

Search Report from Ginger R. DeMille

Unisys Unveils New Campaign As Weinbach Celebrates Year Anniversary

PR NEWSWIRE

September 24, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1469

... the company's total revenue. It said its portfolio of information services, hardware technologies and third party alliances provides business solutions to enable customers to be more competitive. -- Unisys said that it...

... initiatives announced in October 1997 was developing on schedule. -- In April 1998, a global large account sales program was put into place to address customer preferences for a single contact to...

... and hardware offerings. -- In July 1998, a 401(k) matching contribution program for U.S. employees and a global stock purchase program with a 15 percent discount were put in place. Other "employer of choice" initiatives underway include Unisys University, a comprehensive approach to upgrade employee skills on a continuing basis. The program will be operational in January 1999. -- In September...

... of Unisys services capability is of two types. Information services include outsourcing, repeatable solutions, systems integration and consulting. Distributed computing support services include network integration, network services and multivendor maintenance. The strategic technology foundation is the Unisys mission-critical mainframe...

23/3,K/45 (Item 13 from file: 20)

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02913834

(UIS) Unisys Unveils New Campaign As Weinbach Celebrates Year Anniversary

BUSINESS WIRE

September 24, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1480

... the company's total revenue. It said its portfolio of information services, hardware technologies and third party alliances provides business solutions to enable customers to be more competitive. -- Unisys said that it...

... initiatives announced in October 1997 was developing on schedule. -- In April 1998, a global large account sales program was put into place to address customer preferences for a single contact to...

... and hardware offerings. -- In July 1998, a 401(k) matching contribution program for U.S. employees and a global stock purchase program with a 15 percent discount were put in place. Other "employer of choice" initiatives underway include Unisys University, a comprehensive approach to upgrade employee skills on a continuing basis. The program will be operational in January 1999. -- In September...

... of Unisys services capability is of two types. Information services include outsourcing, repeatable solutions, systems integration and

Search Report from Ginger R. DeMille

consulting. Distributed computing support services include network integration , network services and multivendor maintenance. The strategic technology foundation is the Unisys mission-critical mainframe...

23/3,K/46 (Item 14 from file: 20)
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02890641

Managed Care USA, Reliance Re Launch Workers' Comp Product

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 469

CHARLOTTE, N.C., Sept. 22 /PRNewswire/ -- An integrated workers' compensation/managed care product designed for mid-market and large employers has been announced jointly by Reliance Reinsurance of Philadelphia and OccuCare USA, a subsidiary of...

... Reliance Group Holdings. OccuCare USA will perform all underwriting, risk management and administration of the integrated product. Marketing will be handled by OccuCare's network of independent agents and brokers. The product is currently available in North Carolina, South Carolina, Tennessee, Virginia, Pennsylvania...

... Services, Inc., which uses preferred provider networks that practice occupational medicine and aggressively treat injured employees to promote rapid recovery. Managed care services include both telephonic and on-site case management, establishment of treatment and return-to-work plans, utilization review and bill review. Participating employers agree to improve workplace safety, report injuries as soon as they occur and establish transitional assignments that permit an employee's early return to work. "By teaming up with Reliance, we significantly expand our ability ...

...For example, Reliance provides us with preferred pricing, enabling us to better compete for large account business." "This collaboration provides OccuCare USA with a competitive product, targeting the mid-sized and large account buyer," said Joseph A. Giordano, senior vice president of Reliance Re. "These are sophisticated customers who recognize the impact of loss experience on their workers' compensation costs. We have in this integrated product the incentives to reward safety-conscious employers who have strong early return-to-work programs. OccuCare USA continues to offer insurance coverages...

... largest property-casualty stock insurance groups and is represented by more than 3,000 independent agents in the United States. Reliance Insurance is the largest subsidiary of Reliance Group Holdings, Inc...

23/3,K/47 (Item 15 from file: 20)
DIALOG(R) File 20:Dialog Global Reporter
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02884204

Lotus Extends Worldwide Teamware Leadership With New ISPs Set to Offer

Search Report from Ginger R. DeMille

Domino Instant! Host Based Services

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1399

... Instant! Host is the emerging standard platform that enables Lotus business partners and Independent Software **Vendors** (ISVs) to develop, and service providers to host, a catalog of applications designed to provide...

... steps required to configure and instantiate sample applications; -- An enhanced customer service console offering improved **account** management and movement of instances between servers; -- A session-based User Instance Month (UIM) model...

... are offering applications which involve occasional use; -- Additional APIs and system management hooks that enable **third - parties** to provide a more comprehensive DIH systems management solution; and, -- Year 2000 compliance. IBM Global...

... Management, E-commerce, Document Management, Help Desk, Customer Service, Internet Solution, Intranet Solution and Data **Integration**. -- Telecom Italia -- Village Rocket Office, jointly developed by Lotus Business Partner ASG, optimizes communication among enterprises, **employees** and partners through a suite of ten applications: Document Delivery, Archiving Correspondence, Managing Working Documents...

... phone numbers and e-mail addresses for other team members. -- JobBoard brings job applicants and **employers** together by allowing applicants to submit resumes for job consideration or **employers** to search and review online resumes for appropriate candidates. -- Living Yearbook provides a virtual yearbook...

23/3,K/48 (Item 16 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02820100

Health Risk Management Announces KMHP Settlement

PR NEWSWIRE

September 15, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 455

... year ending June 30, 1999. KMHP will offer positions to HRM's Philadelphia KMHP-based **employees**. HRM's Minneapolis KMHP-based **employees** will either be offered positions on other HRM **accounts** or will be laid off. HRM will offer job transition support and consideration for re-hire. Health Risk Management delivers electronically **integrated** health plan management services through its QualityFIRST(R) Medical Risk Management System(SM), which features electronic clinical support guidelines and comprehensive reporting services. HRM also markets national provider networks, disability/ **workers**' comp management, disease/demand management and administrative services including electronic claim payment. HRM's clients include self-insured **employers**, HMOs, PPOs, IPAs, insurance companies, unions, hospital systems and government entities to clients nationwide and...

... present in the Company's business and the competitive health care

Search Report from Ginger R. DeMille

Ameritrade Holding Corporation (www.amtd.com...)

23/3,K/51 (Item 2 from file: 610)

DIALOG(R) File 610:Business Wire

(c) 2004 Business Wire. All rts. reserv.

00470460 20010227058B9261 (USE FORMAT 7 FOR FULLTEXT)

HealthAllies Launches Suite of Products to Significantly Reduce Cost of Healthcare for Employers and Their Employees-First Customers to Roll Out Service to More Than 20,000 Employees

Business Wire

Tuesday, February 27, 2001 08:05 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 1,212

...payroll taxes through greater participation in FSA programs.

For online access, HealthAllies develops a customized **employer** -branded Web

site and provides full technical support and maintenance. The site resides outside enterprise firewalls and does not require any **integration** with existing systems or support from corporate IT departments. The service can easily be implemented off-cycle or on-cycle with other **employee** benefits programs. Additionally, HealthAllies provides comprehensive marketing materials, full **account** management and support. With offline toll-free service

and online access, HealthAllies Plus offers **employees** a total self-service solution.

HealthAllies provides its products directly to **employers** through a dedicated

sales team and distribution partners including brokers, **agents** and insurance

companies. Most recently, HealthAllies has developed partnerships with WebHealthy and Southern Health Systems...

23/3,K/52 (Item 1 from file: 613)

DIALOG(R) File 613:PR Newswire

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00688436 20011211PHTU002 (USE FORMAT 7 FOR FULLTEXT)

Alliance Benefit Group Licenses SunGard AMS High Net

PR Newswire

Tuesday, December 11, 2001 08:33 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 753

TEXT:

...Net

Worth Portal to use as an informational and transactional tool to administer

Search Report from Ginger R. DeMille

their clients' ~~employees~~ benefit programs. The SunGard Portal allows ~~employees~~ of ABG clients integrated access not only to their 401(k) accounts , but also to their entire employee benefit package. In addition, the SunGard Portal will give ABG increased efficiency and functionality in...

...to allow clients to store their personal and financial documents electronically in a secure online file cabinet.

The SunGard AMS High Net Worth Portal is a customized, private-labeled Internet portal...

...has something for everyone.

The participants get greater functionality. It also gives consistent information to ~~employees~~ and acts as an Intranet for the sponsoring employer .

For ABG, we will gain a number of efficiencies, including decreasing costs for paper delivery...

...clients works in today's competitive marketplace. Many institutions would prefer to work with one vendor as opposed to multiple ones.

As a SunGard client, ABG has access to an entire...

...plan for Internet use."

"This is a great opportunity for SunGard Corbel to provide more integrated services to our clients^{3/4}and for our clients to add greater competitive value... to their...

23/3/X/53 (Item 1 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04110021 Supplier Number: 54026547 (USE FORMAT 7 FOR FULLTEXT)
Taking the boredom out of online insurance.

Distribution Management Briefing, n39, pNA
Feb 16, 1999

Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 997

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...be a key driver in changing the way that life insurance is delivered.
The human agent will eventually be replaced with the software agent that is able to search globally for the exact product to meet the individual consumer...

...be increasingly knowledgeable and demanding. Expert systems will be used to replace or support the agent , so problems with inadequate selling techniques will be alleviated. Susie Cour-Palais: The growth of...

Search Report from Ginger R. DeMille

...will insurance be distributed in this changed environment? ES: It would seem unlikely that the **agent** selling insurance face-to-face will have a major part to play in this hi... . . .

...Investors buy shares over the Internet and book their flights through airline websites. They can **bank** electronically and check their credit cards statements. In the information age, consumers know what they...

...Internet sites such as the existing absence management forums, whereby a group of doctors provide **employers** with expert advice on the management of medical absence of **employees**. The principle could be applied to life insurance sales, underwriting and claims. ES: Life **insurance agents** of the past were a very poor form of expert system. They were expected to...

...fully understand the complete needs of the individual. The result was mis-selling. By 2010, **insurance agents**, to the extent that they still exist, will be a financial services consultant fully supported...

...will include those sold in other national markets, particularly for the upper-income consumer. The **insurance agent** will have become a software **agent** on the Internet. Consumers will be able to describe their requirements for financial products to the software **agent**. It will search the web for the products that suit the particular customer's financial profile it has on **file**. It will then produce a range of options for the consumer. At the touch of an on-screen button, the consumer will be able to reach a fully qualified human **agent** online. They will be able to discuss their situation with the **agent** while viewing him/her on screen. The **agent** will be able to illustrate any product by downloading information to the consumer's screen and printing any policy documents on their home printer. The **agent**'s **system** will be **integrated** with expert back-office risk assessment systems and direct interactive video links. Although we hope the software **agent** proposes by an international ranking system that already exists in the commercial world.

23/3/K/54 (Item 2 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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04012856 Supplier Number: 53201611 (USE FORMAT 7 FOR FULLTEXT)
-UN: Top UN management fully committed to changing way organization manages
HR; Fifth Committee told:
M2 Presswire, pNA
Nov 10, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 8880

... Secretary-General) have low female representation -- only 12 per cent, the report says. Female staff **account** for 36.1 per cent of Professional category staff, primarily at or near entry levels...

...and related categories. Regarding permanent and fixed-term appointments, the report says that the former **account** for 56 per cent of all staff, and the latter for 40 per cent. The...

...delivered. The report states that a central roster is being developed as part of the **Integrated** Management Information System to help identify

Search Report from Ginger R. DeMille

suitable consultants. It is envisaged that it will include...said, a first priority should be the establishment of a human resources planning task force, integrated within the existing administrative and budgetary consulting bodies, to transform plans from principle to practice...hanging over their heads like a Damoclean sword. They could not secure mortgages or obtain bank loans, and they could serve for 10 to 15 years without any termination benefits, to...

...a priority. The staff supported reforms and wanted to turn the Organization into a caring employer with strong mandates and staff who strived for excellence, she said. To achieve that, clear...with labour-management relationships, she said. Change should be characterized by: respect and value for employees; willingness to share power; information sharing; joint decision-making and agreement reached through consensus; and...

23/3, K/55 (Item 3 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03889899 Supplier Number: 50037189 (USE FORMAT 7 FOR FULLTEXT)

HIPAA Rules Contain Some Surprises

Health Data Network News, pN/A

May 20, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2254

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to implement HIPAA's administrative simplification provisions. Publication of the proposed rule for a national employer identification number, which officials say will be the federal tax identification number, is expected within...

...date will propose a standard for first report of injury transactions, a common transaction in workers' compensation cases. The health care industry has not yet reached consensus on a standard. The...

...they transmit or accept transactions via electronic means, they must comply with the national standards. Employers are not required to use any of the standard transactions, but self-insured health plans...

...the same State. For example, Medicare enters into contracts with insurance companies and common working file sites that process Medicare claims using government furnished software. There is constant communication, on a private network, between HCFA's Central Office and the Medicare carriers, intermediaries and common working file sites. This communication may continue in ...major HMO player but also wants to be a major information technology services and software vendor. In the past year, Applied Healthcare Informatics, a subsidiary of United HealthCare Corp., Minnetonka, Minn., quietly has bought six health care information technology vendors, publishers or consulting companies. Coming out of nowhere, Minneapolis-based Applied expects revenues this year...

...Applied's acquisitions during the past year include: * O'PIN Systems Inc., a Minneapolis-based vendor of decision support software and Health

Search Report from Ginger R. DeMille

Plan Employer Data and Information Set reporting services, in May 1997. * Medical Information System, a Minneapolis-based vendor of disease management software, in August 1997. * Certitude, Minneapolis, and Cambridge (Mass.) Health Economics Group, vendors of payment methodology analysis systems, in October 1997. * Medicode Inc., a Salt Lake City-based vendor of coding and decision support systems, in December 1997. * St. Anthony Publishing and St. Anthony....

...is on offering research, consulting, publishing and performance evaluation services to providers, payers, pharmaceutical firms, employers and government agencies. Its acquired companies provide software and consulting services to determine appropriate reimbursement...

...software or publications from Medicode and St. Anthony, Roche says. About 2,000 payers and third - party administrators and 200 large employers use Applied products and services to compile data to conduct comparisons on care utilization, treatment...

...not something we include in our strategic vision of where we want to be." Those vendors and others adequately serve the needs of providers, payers and others to generate patient-specific...

...he adds. "But all of the back-office sort of things may not be as integrated as ...United HealthCare has bought more than 20 health plans and has acquired an extensive, experienced integration staff, Roche says. "We have adequate resources and experiences," he adds. But whereas United HealthCare...

...what we're doing to protect data and ask them to ask their other prospective vendors if they are doing as much. Usually after you outline what you're doing, people...

23/3/K/56 (Item 4 from file: 636)
DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03783140 Supplier Number: 48192060 (USE FORMAT 7 FOR FULLTEXT)
Workers' Comp Evolves into Integrated Benefits, Emphasizes Information Management
Managed Care Week, v3, n45, pN/A
Dec 22, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1406

... modest yet perhaps more practical approach to achieving the same goals.

Integrated Disability Benefits
Emerge Integrated disability benefits have emerged as employers recognize that they lose money and productivity whenever a worker is absent, whether it involves a workers' comp or a group health claim. The disability carrier Unum estimates that total disability costs equal 8% of employers' payroll, while MetDisability, another insurer, estimates that an employer's indirect costs for workers' absence can amount to as much as six times the disability benefit costs. In total, lost productivity due to injury and illness accounts for as much as 15% of payroll costs. Early experiments demonstrated that integration can shrink that loss by one-third. 'Absence management' is the new term for managing group health

Search Report from Ginger R. DeMille

and workers' comp lost work time. The key challenge is to bring together the different components and players' group health, workers' comp and disability' and get them to communicate. In an integrated program at Pepsico, case managers consult with their counterparts in the other silos to collectively decide the best way to manage a claim. Although it's the hottest topic in workers' comp, integrating disability is still a relatively rare practice. Only 35% of 349 companies recently...

...the Washington Business Group on Health and Watson Wyatt Worldwide consulting firm said they had integrated disability programs in place or planned to implement one within the next year. Almost 50% of the employers surveyed last year had coordinated workers' comp with medical care, but only one in four had integrated short- and long-term disability. Lack of benchmarking data and lack of interdepartmental coordination impede...

...substantial. The study found disability costs equaled 2.7% of payroll at firms with good integration plans vs. 5.4% at companies that were not integrated. Clearly there is the potential to significantly reduce lost work time, improve administrative efficiencies, and eliminate double-dipping with integrated disability for the non-occupational side. Performance standards for vendors, modified return-to-work programs and disability case management are a few of the tools...

...than seven tools are implemented. As the market continues to be highly competitive, carriers and workers' comp firms will turn to integration to differentiate themselves. A report by the Integrated Benefits Institute summarized 52 integrated benefits products, 27 of which were introduced in the past year. About 58% of the...

23/3/K/57 (Item 5 from file: 636)

DIALOG(R) File 636:Gale Group Newsletter DB(TM)
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03214216 Supplier Number: 46592400 (USE FORMAT 7 FOR FULLTEXT)

Corporate upheaval boosts US market

Management Consultant International, n83, pN/A

August 1, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2789

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Neil Burger, head of US operations, attributed to a change in the way the firm accounts for reimbursable income as well as sweeping internal changes. "About a year-and-a-half..."

...hired an outside firm, surveyed our resources to find out what kind of skills and employee loyalty we had," Burger said. "That has made a significant difference in our place in...office and other changes in corporate culture, all of which are symptomatic of a changing employee - employer relationship, lead to opportunities for consultants because companies need to know how to put this..."

...more about process than we did in the past." The shift reflects a more logical, integrated idea about change, said Moser, who does not expect re-engineering to go away, rather...

Search Report from Ginger R. DeMille

...be an acknowledgement that it is better to retain and enhance the experience of existing **workers** than to constantly downsize and replace those people, which breaks up the fabric of the...

...is deciding what to insource and what to outsource. Then we help them find a **vendor**." But while US consulting firms are busy helping everyone else cope with change, many of...

...IT. It set up a hub-and-spoke office configuration and narrowed consulting teams to **account** managers with access to any talent resources. The changes have boosted morale, revenue, profitability and...some firms, alliances are the best solution. Arthur Andersen is teaming up with several technology **vendors**, and Kettelman expects to see an "acceleration of strategic alliances as consulting firms focus on..."

...T's McCracken said. Companies have a long list of things they do to retain **employees**, some specifically targeted at women, who are less likely to remain in the business and...

23/3, K/58 (Item 6 from file: 636)
DIALOG(R) File 636: Gale Group Newsletter DB(TM)
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02719325 Supplier Number: 45516053 .(USE FORMAT 7 FOR FULLTEXT)

MANAGED CARE BRIEFS

Managed Care Week, v5, n16, pN/A

May 1, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 326

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...has established a \$400 million revolving line of credit from a lending syndicate led by **Bank** of America to fund the prepayment by its Health Net HMO subsidiary of \$135 million...

...Net said it has teamed with ITT Hartford Insurance Group to offer a new managed **workers**' compensation product in California using Health Net's medical case managers and occupational medical network...

...of Personnel Management has issued an interim rule that requires individuals covered by the Federal **Employees** Health Benefits Program to sue OPM; not their carrier; when OPM declines to order the...

...Iowa, will market Santa Ana, Calif.-based Admar Group's HMO to small and large **employer** groups in southern California. Mid Atlantic Medical Services of Rockville, Md., which covers 1.3...

...is in a group venture with Rx benefit manager Diversified Pharmaceutical Services of Minneapolis and **Integrated** Therapeutics Group Inc. of Kenilworth, N.J., to improve outcomes and reduce the costs of...

...CHAMPUS contract to QualMed until the General Accounting Office rules on protests of the award **filed** by Aetna Health Plans and Foundation Health Corp. (MCW 4/10/95, p. 2). GAO...

Search Report from Ginger R. DeMille

23/3,K/59 (Item 1 from file: 813)
DIALOG(R) File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0945825 NYM065
HEALTHCARE COMPARE CORP. REPORTS FIRST QUARTER RESULTS; RECORD REVENUE AND EARNINGS

DATE: May 6, 1996 10:56 EDT WORD COUNT: 449

...HealthCare COMPARE Corp.
has grown to become a major managed care organization, with the largest integrated, independent Preferred Provider Organization (PPO) network in the nation. The company provides full-service medical cost management services to corporate employers, government employee groups, unions, third party administrators, group health and workers' compensation insurance carriers.

HealthCare COMPARE Corp.
(000's Omitted Except EPS and Percentages)
(Unaudited)

Three...

...Sheet Information:

	March 31, 1996	December 31, 1995
Cash and Investments	\$257,566	\$221,370
Accounts Receivable	24,620	22,255
Fixed Assets, Net	43,660	43,414
Other Assets	19...	

23/3,K/60 (Item 2 from file: 813)
DIALOG(R) File 813:PR Newswire
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0913193 NYM133
HEALTHCARE COMPARE CORP. REPORTS RECORD RESULTS AND COMPLETION OF INSURANCE COMPANY ACQUISITION

DATE: February 12, 1996 18:10 EST WORD COUNT: 650

...HealthCare COMPARE Corp.
has grown to become a major managed care organization, with the largest integrated, independent Preferred Provider Organization (PPO) network in the nation. The company provides full-service medical cost management services to corporate employers, government employee groups, unions, third party administrators, group health and workers' compensation insurance carriers.

HealthCare COMPARE Corp.
(000's Omitted Except EPS and Percentages)
(Unaudited)

3 Months...

Search Report from Ginger R. DeMille

...Sheet Information:

	Dec. 31, 1995	Dec. 31, 1994
Cash and Investments	\$221,370	\$138,684
Accounts Receivable	22,255	24,386
Fixed Assets, Net	43,414	45,300
Other Assets	10...	

23/3,K/61 (Item 1 from file: 13)

DIALOG(R) File 13:BAMP

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1087136 Supplier Number: 01537433 (USE FORMAT 7 OR 9 FOR FULLTEXT)

More Benefits Providers Go Online

(More benefits providers are turning to the Internet for systems that allow their insurance and retirement plan participants to access their account information online)

Article Author(s): D'Allegro, Joseph

National Underwriter Life & Health, v 102, n 26, p 18

June 29, 1998

DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 384

ABSTRACT:

...providers are providing systems that will allow insurance and retirement plan participants to access their account information online. One of them is Employease, Inc. (Atlanta, GA), an integrated human resources (HR) and benefits administration system provider. It has introduced an improvement to its...

...that permits benefits participants at small- and mid-sized companies to access and alter their account information online using either a touch-tone phone or the Internet. This enhancement eradicates much of the employer's administrative duty. It is also cost-effective and eliminates some of the compatibility issues that integrated systems providers that use in-house software have to address. Employease Network, the provider's older benefits administration system, is employed by insurance brokers and agents as well as company HR departments to centralize maintenance and administration of employee data. Article discusses how the company secures its system.

23/3,K/62 (Item 1 from file: 47)

DIALOG(R) File 47:Gale Group Magazine DB(TM)

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New data on jobs and pay in large counties. (Brief Article)

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... a representative sample of the present situation. Totalling Euro

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136 million, the sample decided upon **accounts** for no more than 10% of all own resources waiting to be recovered. It covers...

...recovery rates for the amounts in question. The Member States are required to keep separate **accounts** for duties that have not been recovered or are challenged by the relevant economic operators...

...speed up national recovery procedures already under way and to incite the processing of dormant **files**. This approach is continued until the final clearance of the cases in question. This means...

...board as possible. On his own initiative, Mr S"derman has asked the European Central **Bank** in Frankfurt, Germany, the European Agency for Safety and Health at Work in Bilbao, Spain...Social Fund II" (A4/5);- Thomas Jansen, currently employed on an extension of a temporary **agent**'s contract from April 1 (A3) has been appointed Adviser to the Forward Studies Unit;- Georg Busch, currently employed on an extension of a temporary **agent**'s contract from May 1, 1999 (A3), has been appointed Economic Adviser to DG III...

...experience of nation states with limited relevance in the EU context. Increasingly, scholars of European **integration** have re-conceptualised the EU not as a super-state or an organisation of states...

...of Oskar Lafontaine. It is also being held nearly a week after the European Central **Bank**, decided to cut the cost of borrowing in the Euro zone for the first time...representation of the Euro zone should be provided by the President of the European Central **Bank**, the President of the Euro 11 Group and a Commission representative. So far the United...

...methods applicable, depending on whether the withholding system (with a precise definition of the paying **agent**) or information exchange system is used. The Ministers are expected to flesh out the guidelines...against any reduction of the transitional period. Wim Duisenberg, the President of the European Central **Bank** (ECB), highlighted these very obstacles on January 19. The current timetable provides for 13 billion...as the basis for the preparation of all tax returns". This Community-wide set of **accounts**, according to the EU Committee, would benefit companies by reducing high administrative costs currently impeding...

...that by using this method it could remove the need for keeping a set of **accounts** for each Member State where the company is doing business and let companies compete more...

...while providing an optional solution for allocation of profits in an area of increasing economic **integration** like the EU and in particular the Euro zone".-- It is now nearly fifteen years...

...the type, name and registered office of each merging company, the register in which a **file** for each company has been opened and the date of the merger, while publicity of the merger must be synchronised across national borders. The proposal has long been blocked on account of the European Parliament's refusal to hand down an Opinion as long as the issue of **worker** rights has not been settled. Indeed, **worker** participation - the **worker**'s right to a say in important decisions taken by his company likely to affect...

...an insurmountable obstacle to the European Company Statute. After the proposal on the subject of **worker** participation - the 5th Company Law

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Directive on the structure and management of public limited liability companies - failed (it was originally proposed in 1972), a new draft Directive on **worker** rights was attached to the ECS Regulation, but again proved ...Association of European Chambers of Commerce and Industry, and UNICE, the Union of Industrial and **Employers**' Confederations of Europe, have called on EU authorities to support their proposal for a European...

...EU register. EPLCs would require a minimum capital of Euro 25,000. Finally, rules regarding **worker** information and consultation, and where applicable their participation in company fora would be determined by...not have any problems clearing the deal. In the meantime, it is inviting comments from **third parties**, to be faxed to (+32) 2/296 43 01 quoting reference No IV/M.1430...

...BANKING: BNP MUSCLES IN ON PARIBAS/SOCIETE GENERALE MERGER..SS:The proposed merger between French **banks** Societe Generale and Paribas has moved onto a new plane of regulatory problems as well...

...unfair" behaviour, not least by manipulating share prices in the latest offers by the three **banks**. The deal, which originally had a question mark over which regulatory body should deal with it, is now looking as though it will almost certainly have to be **filed** with the European Commission's Merger Task Force. Weeks before, when it initially looked as...

...of BNP buying SG and then merging with Paribas, the aggregate turnover of all three **banks** would be taken into consideration. In the Commission's Merger control law in the European...

...on the date of the last transaction". Misleading declarations. The present saga with the three **banks** has also sparked off a political row that has even got the French Government involved...

...what with the "dramatic deterioration in relations" - reported in the French press - between the three **banks**, culminating recently in accusations that each side was manipulating the others' share prices, the French competition authorities might put pressure on them to **file** the deal directly with the EU's Merger Task Force. Commission still waiting."The thresholds...

...Commission spokesman told European Report. The Societe Generale/Paribas merger would create France's largest **bank** and Europe's second-biggest behind Switzerland's UBS and ahead of Deutsche **Bank**. But European regulators worry about market share overlaps rather than size and in that respect...

...of players to a level that could cause competition concerns. The Commission recently cleared Deutsche **Bank**'s purchase of Credit Lyonnais Belgium, while a year ago approved the merger of Swiss **banks** UBS and SBC without attaching any conditions. Meanwhile, a BNP executive said recently that his **bank** was planning to write to the Conseil des Marches Financiers, the French financial markets regulator...

...in a television interview on April 9 that BNP's plans to merge the three **banks** threatened up to 25, ...to the Commission des Operations de Bourse about erratic moves in their share prices. Each **bank** is accusing the other of manipulating its share price. The relative share prices are crucial...

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...payment in shares for SG. A rise in the share price of one of the banks makes its offer more attractive.-- Under the 1989 European Merger Regulation (4064/89/EEC), turnover...

...provision of services"---MM:EURE..II:2399..DD:19990414..AA:348..TT:JOHNSON AND MELITTA FILE NOTIFICATION OVER HOUSEHOLD FOIL JOINT VENTURE...XX:The European Commission's Merger Task Force has...

...MM:EURE..II:2399..DD:19990414..AA:349..TT:THOMSON, CAJA MADRID AND BANCO ZARAGOZANO FILE NOTIFICATION OVER ELECTRONICS JOINT VENTURE...XX:The European Commission's Merger Task Force has received...

...venture called Indra - a new firm involved in professional and defence electronics. The notification was filed on March 31 and the Commission is now appealing to interested third parties to comment (by fax to +32 2/296 43 01, quoting reference No IV/M...).

...Muller has nevertheless criticised the fact that the economic and social partners are still not integrated in the elaboration of programmes...MM:EURE..II:2399..DD:19990414..AA:471..TT:NOEL...

...Flemish Agricultural Council since 1995. He has also been a Manager with Belgium's National Bank since 1993 and acted as Treasurer for the International Federation of Agricultural Producers (IFAP) since...the majority of these amendments. The Parliament's second-reading amendments aim to take greater account of national specificities and to ensure that provisions regarding "citizens" are extended to European Union...of quotas within the Community, accompanied if necessary by appropriate proposals. This report should take account of possible changes in compensatory payments as well as the development of the potato and...

...costs are not internalised, which means, for instance, that environmental costs are not taken into account. Otherwise, ERS would obviously be very competitive compared to conventional sources of electricity. The main?